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ABSTRACT

This manual includes eight learning modules about family life and worker productivity. Each module begins with the rationale and a list of objectives. Each objective is then taken up in turn, with an introductory statement and classroom activities given for each objective. Main ideas are presented in boldface type, and correlated with the learning activities. Each module also provides supplementary materials, such as reading selections and handouts. The eight module concepts are (1) Who is Caring for the Children?; (2) Credit: You're in Charge; (3) Mapping the Road to Employment; (4) Exploring Self-Esteem, Self-Perception, and Communication; (5) Problem-Solving Resources; (6) Stress Management Strategies; (7) Work Productivity Is Your Responsibility; and (8) Guidelines for Forming School-Community Partnerships. (YLB)

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FAMILY LIFE AND WORKER PRODUCTIVITY

LEARNING MODULES

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The Project Advisory Committee consisted of key people throughout the State of Indiana from business, labor, human service agencies, media, and vocational home economics education. Committee members helped indentify problem areas to be addressed and appropriate resource materials as well as helped evaluate the modules during their development. Members also provided valuable guidance on ways to form community partnerships.

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Publisher's Note

At the request of the Indiana State Board of Vocational and Technical Education, under the terms of Project #31685-2B, VES has reissued School-Community Partnerships Focused on Family Problems Related to Worker Productivity as Family Life and Worker Productivity.

In preparing this book for publication, VES streamlined the presentation of text, edited the original portions of the materials, and renewed permission to use copyrighted materials. The result, we hope, is an improved, easy-to-use, attractive rendition of the author's work. Full credit for this work belongs to the authors.

Preface to Second Printing

Recent social trends have led to changes in the composition and needs of the work force. A few statistics tell the story: Today more than one-half of married women work outside the home; 20 million mothers of children under age 18 have jobs; and 10.3 million families (17 percent) are headed by women, 60 percent of whom hold jobs.

A 1982 survey by the Minnesota Department of Education showed that major employee concerns include stress, time management, marriage problems, financial worries, and inadequate child care. These issues have drawn the attention of human service agencies and employers, who have found that family life affects worker productivity. Doug Phillips, human resources and planning director for the pharmaceutical giant Merck and Company, sums up his company's attitude this way:

> At Merck, we base our approach on the idea that you can't expect to maximize productivity if your employees suffer from family stress or have unfulfilled needs for day care or health benefits.

In addition to evolving work-force needs, employers' expectations about prospective employees also have been changing. A 1984 study by the National Academy of Sciences showed that employers are looking for more than just general education skills. The report by the panel on Secondary School Education for the Changing Workplace noted:

> Young people need additional characteristics to succeed on the job: attitudes and understanding that lead to good work habits and successful interpersonal relationships.

Employers, human service agencies, vocational and consumer-homemaking education programs each have a stake in work and family issues. Through joint cooperation, these forces can positively affect employees' quality of life and job productivity.

This publication is based on the need to develop these kinds of community partnerships. The manual is the result of a project on the relationship between work and family life sponsored by the Indiana State Board of Vocational and Technical Education. It was designed by home economics educators from Ball State University, Indiana State University, and Purdue University.

The manual includes eight ready-to-use "learning modules" about family life and worker productivity. Each module presents main ideas in bold-faced type and includes learning activities that illustrate main points. The modules can be used in small groups or in classroom situations. Each lesson was demonstrated throughout the State of Indiana in 1985. Requests for additional copies prompted this second printing.

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VII. Work Productivity Is Your Responsibility

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Who Is Caring for the Children?

Who Is Caring for The Children?

MODULE CONCEPT: Who Is Caring for the Children?

RATIONALE: Today more than half the parents of young children work outside the home. Two-job couples have become the rule rather than the exception, and the number of single parents has doubled in the past decade. For significant portions of the day or night, working parents cannot care for their children; many have no relatives or friends to rely on for child care. Parents may worry about leaving their children in day-care centers, because of concern for how they are treated or whether they get along with the other children. Parents whose children must spend time at home without adult supervision also worry about whether their children made it home safely or if they will make good decisions if an unexpected problem arises. Guilt, anxiety, and worry are common feelings among working parents today, creating an emotional strain that disturbs their peace of mind and interferes with job performance. Reducing such anxiety is necessary for increasing worker productivity, but to do so requires effective decision-making tools for finding, evaluating, and selecting competent and affordable child care, or making proper arrangements for children to be left on their own.

OBJECTIVES:

1. Identifies emotions related to leaving their children in other people's care, explains reasons for seeking employment outside the home, and analyzes feelings and situations that cause working parents to feel guilty.
2. Accepts anxieties related to choosing quality child care, lists child-care options available, analyzes advantages and disadvantages of each child-care option, and appraises family goals and needs concerning child care.
3. Explains the importance of preparing children to cope with being alone in the home, develops guidelines for successful time management for children, and creates back-up systems to help children deal with unexpected situations.

Guilty or Not Guilty

OBJECTIVE 1: Identifies emotions related to leaving their children in other people's care, explains reasons for seeking employment outside the home, and analyzes feelings and situations that cause working parents to feel guilty.

INTRODUCTION: Case Study

As Monday morning rush hour approached, Mary Cooper prepared to take her three-year-old, Timmy, to the child-care center. Timmy could sense his mother getting ready for another work day and knew that he was expected to go to the "Teeter-TOT-er" center. As she pulled up to the center's front door, Timmy burst into tears and screamed, "Please don't leave me here! I don't like it! Let me go with you! You don't love me!" This happened every workday for four weeks.

Mary left Timmy with one of the care workers at the center. Timmy cried uncontrollably and was so frightened he wet his pants. When Mary turned to go, he reached for her and pleaded, "Mommy, Mommy, don't leave me!"

Feelings of guilt and anguish hit Mary, but she must work to support her family. Timmy's pleading face haunts her. She is worried that he will resent her. Maybe she chose the wrong day-care center. Maybe she should check out more centers. With the news reports of child abuse in day-care centers, a parent can never be too sure. Mary carries these doubts and anxieties to her job every day. Does any of this sound familiar?

Negative feelings are normal.

Interaction with working parents experiencing similar emotions tends to help alleviate stress.

Family and job pressures contribute to conflicts and stress.

Parents often feel they are alone in coping with the guilt, anxiety, apprehension, and depression that result from using substitute child care. Talking about these feelings with people in similar situations can help working parents realize this is a common problem. For some, it is a relief to learn that many working parents experience the same guilt feelings for leaving their children. Further, knowing other parents who face similar frustrations can really help! Parents who can identify and admit having these feelings are on the threshold of achieving peace of mind.

Child-care problems can cause self-doubt, depression, anger, and a defeatist attitude.

- **Do ACTIVITY 1: What are Mary's Feelings?**

Think about the case study of Mary and Timmy. Brainstorm and talk about Mary's feelings. List some of the things she could be feeling.

- **Do ACTIVITY 2: External Forces on Mary**

Do you feel Mary is being pulled in many directions? Identify and discuss the external forces acting on her.

- **Do ACTIVITY 3: External Forces**

Distribute Activity 3 which depicts working parents being pulled by external forces. Role play the situation. Select a person to stand alone in the middle of the room. This person is the worker. Another person of the opposite sex takes the hand of the worker: This is the spouse. A third person of either gender takes the left hand of the worker: This is the first-born child. The second-born stands in front of the worker and grasps his or her waist with both arms. A fourth person grasps the worker from behind: This is a widowed mother or father. More people can pull at the worker's legs.

External forces often underlie personal problems.

After the group is assembled, have all the external forces pull gently and slowly on the worker. This helps people understand the external forces that pull on them.

Below are some ways to deal with the stress of external forces:

1. The worker can decide to endure until getting so numb that she or he no longer feels anything. Some of the "pulling forces" will conclude that the worker simply no longer cares.

2. The worker can get out by using brute force and some family members might get knocked down.

3. The worker can look at each member of the family, see the hurt and conflict each may be experiencing, and feel guilty for not being able to do what is best for all concerned. The guilt may be projected onto the family for getting the worker into the situation. Feelings may be expressed that the worker is mean, unloving, or deliberately hurtful.

Self-perception affects the degree and type of influence that external forces have on relationships.

4. The worker may collapse and become sick or helpless.

5. The worker may make deals, bribes, or promises that can't be kept. Feelings of distrust or of being let down may then develop in the family.

6. The worker can call for help or develop relationships outside the family.

If time permits, the worker can role play these alternatives.

Working parents have competing feelings and attitudes that cause internal conflicts. These conflicts affect relationships with family members and co-workers.

- **Do ACTIVITY 4: External Forces**

As parents learn to understand the effects of external pressures on their emotions, their understanding of interpersonal relationships improves.

Can you see any similarities between Mary's situation and your own? List in the circles provided in Activity 4 the external forces that are pulling at you. Think about the emotions that are evoked by the various forces, and answer the following questions:

1. Which force causes the most conflict in your family?

2. Which force causes the most conflict in your job?

3. Which force causes the least conflict?

As parents become more conscious of the external forces in their lives, they will find it easier to accept themselves and the decisions they must make.

- **Do ACTIVITY 5: Reasons for Working**

Using the Activity 5 checklist, review reasons for seeking employment and check responses that are most appropriate for you. If your reasons are not listed, add them in the space provided.

No one can give you the answers to important life issues, and it is not easy to find them for yourself. Eventually you will learn to organize your life around a central purpose that will provide guidelines for evaluating and choosing among conflicting issues within yourself. It is important to recognize that conflicts within us are normal and can be resolved. If you are dissatisfied with your choices, you will project negative feelings to your children, friends, employer, and co-workers. (For additional reading: "How You Can Help Your Child Cope with Stress.")

- **Do ACTIVITY 6: Wheel of Emotions**

Compare emotions related to external forces from Activity 4 to reasons for seeking employment from Activity 5. After comparing your emotions to your reasons for working, answer the following questions.

1. Are the benefits of working, both material and nonmaterial, worth the inner conflict brought about by using substitute child care?

Your answer may be yes or no depending on your personal and family goals. There is no "correct" answer.

2. Do the benefits of working outweigh conflicts with family, friends, employers, and co-workers?

Working parents who use substitute child care are becoming the norm in this decade. As a result, beneath a seemingly calm exterior there is usually a heavy burden of guilt, self-doubt, and apprehension. When parents suffer from these emotions, they must ask: How reasonable is my guilt? Is work the cause of the problem?

If parents feel confident about their reasons for working, self-destructive feelings will not be so burdensome.

Research shows that children's emotional problems are frequently related not to parents' employment, but to parents' emotional state. Unhappy parents seldom rear happy children. A mother who is unhappy about staying home passes that message on to her children, no matter how hard she tries to do her "duty" without revealing her true feelings.

Finally, as research indicates, parents can come to terms with guilt in time and through their own experiences. If they see their children happy in a substitute situation, they can relax and realize that their work is not hazardous to their children's health or development.

If working parents feel good about themselves and their careers, their attitudes will have a good effect on their children's sense of well-being.

Children are resilient and more adaptable than many of us believe. They do not need our constant attention to grow into self-reliant, self-respecting adults. They do need our love and devotion, as well as the care and attention of other adults in their world. We can give them this whether we hold jobs outside our homes or not.

Working parents must realize that quality time is more essential than the quantity of time spent with their children.

Even if a parent stays at home all day with a child, the time spent together may not be positive. Experts agree that "quality" is more important than "quantity" of time. For most working parents, activities after work must be prioritized. With careful time management, parents will ensure that more quality time is spent with their children.

ACTIVITIES FOR OBJECTIVE 1

ACTIVITY 1

What Are Mary's Feelings?

DIRECTIONS: Think about the feelings Mary might be experiencing and list them below.

1. (example) guilt
2.
3.
4.
5.

* * * * * * * *

ACTIVITY 2

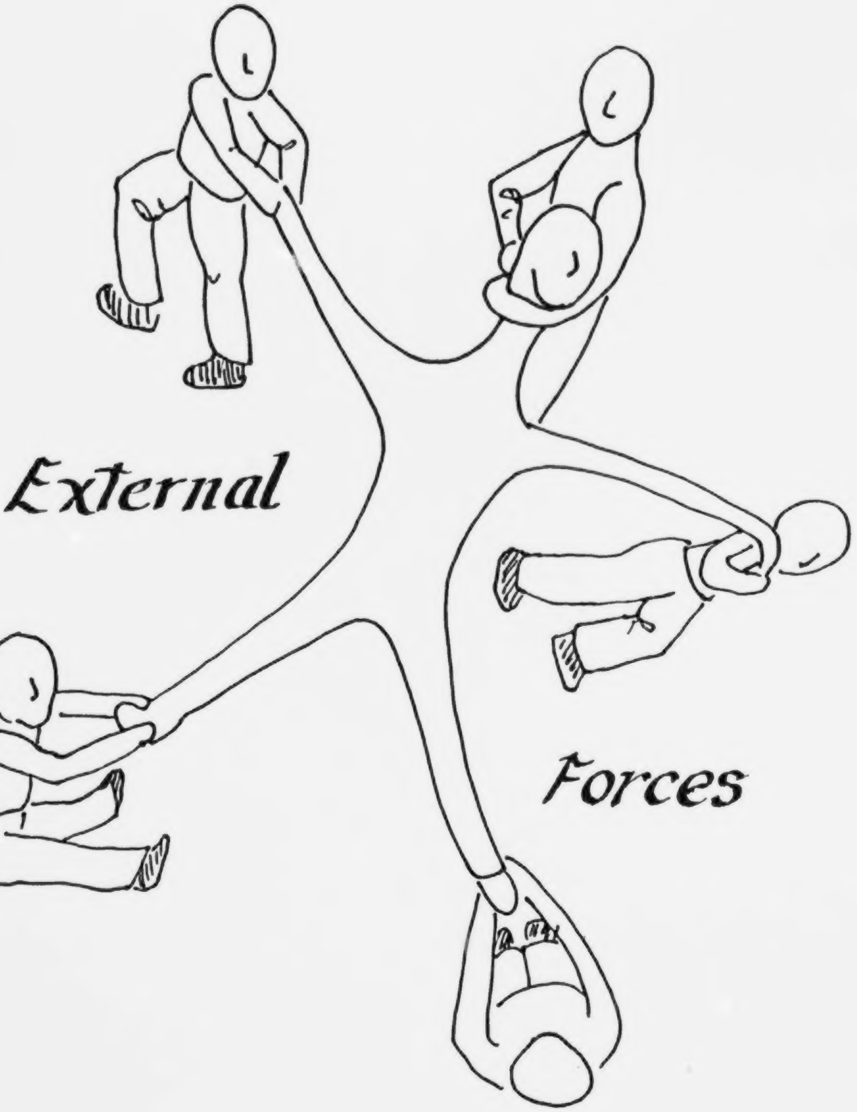
External Forces on Mary

DIRECTIONS: Identify the external forces pulling Mary in different directions.

1. (example) employer
2.
3.
4.
5.

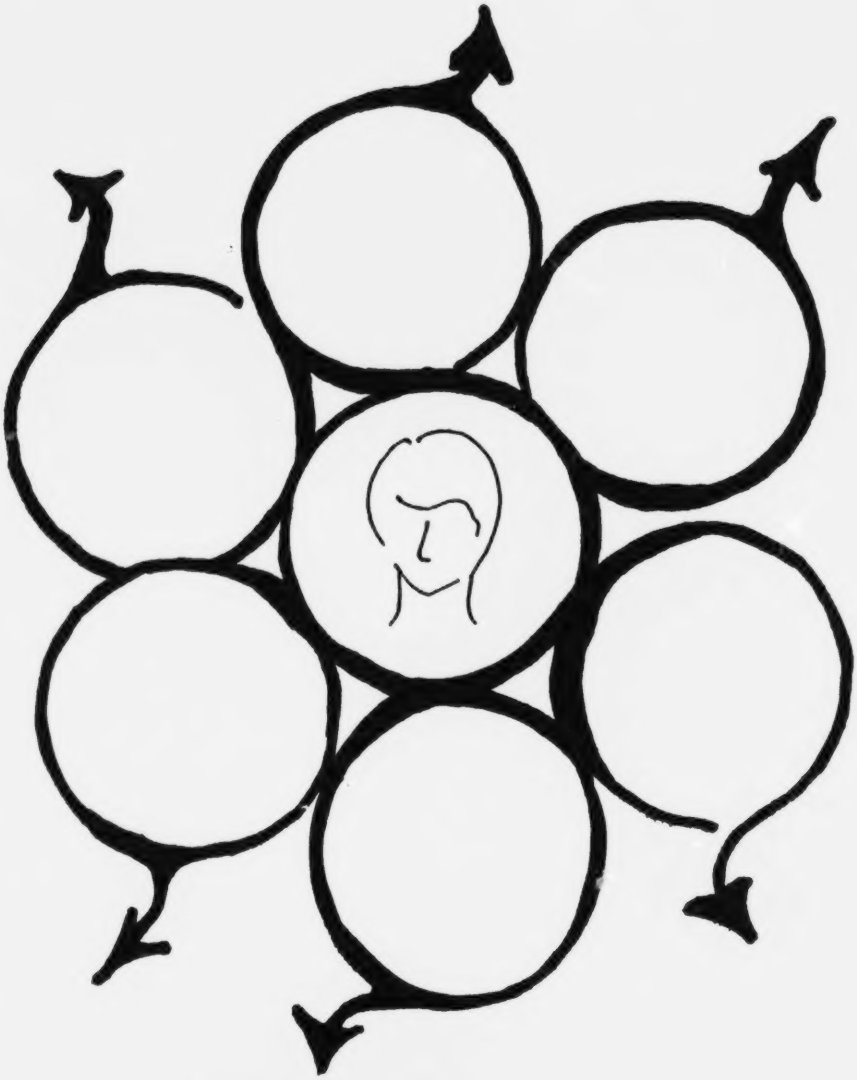
ACTIVITY 3

External Forces


External
Forces

ACTIVITY 4

External Forces



External Forces

ACTIVITY 5

Reasons for Working

Support family

Support individual interests

Achieve career goals

Time away from family

Supplement family income

Self-identity

Socializing

Single head of household

Support family recreational involvements

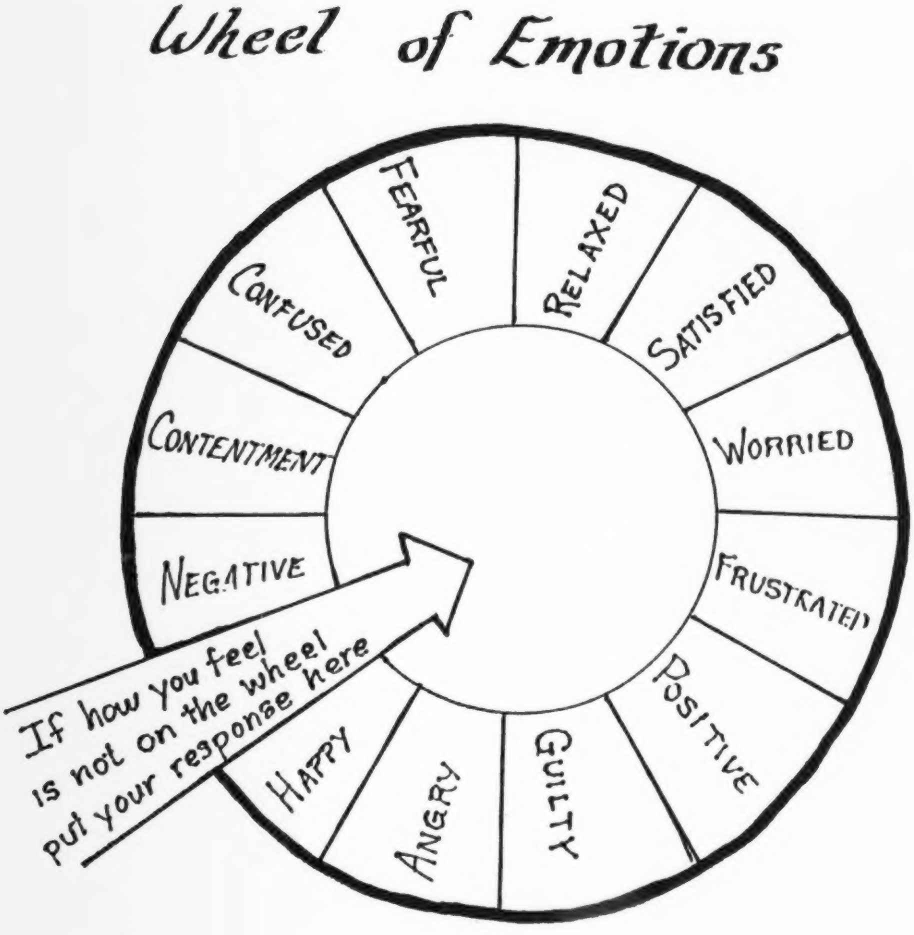
Independence

Power

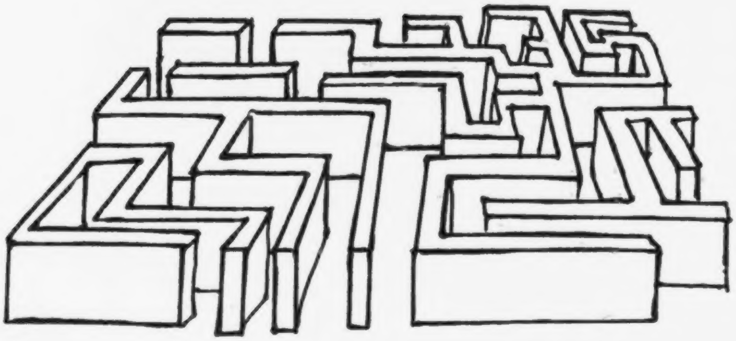
Proving a point (to your spouse, in-laws, parents, etc.)

ACTIVITY 6

Wheel of Emotions


Wheel of Emotions
FEARFUL
RELAXED
SATISFIED
WORRIED
FRUSTRATED
POSITIVE
GUILTY
ANGRY
HAPPY
NEGATIVE
CONTENTMENT
CONFUSED
If how you feel is not on the wheel put your response here

Through The Child Care Maze



OBJECTIVE 2: Accepts anxieties related to choosing quality child care, lists child-care options available, analyzes advantages and disadvantages of each child-care option, and appraises family goals and needs concerning child care.

INTRODUCTION: This has become a common sight: three-year-old children with lunch boxes and infants with diaper bags hurrying off to "school." Seven million children under age six attended preschool in 1985, up from 4 million in 1977, and the numbers are increasing as more mothers enter the work force. In Indiana in 1983, there were 32,452 children in day-care centers and 3,600 more in Head Start programs. For working parents, the need for early child care means another expense for already stretched budgets, not to mention nagging doubts about the soundness of curricula, safety of the care provided, and the resulting stress felt by parents. Finding quality day care is one of the most troubling problems many working parents face. It is not a question of whether to leave children in substitute child care, but rather which arrangement is the best for the children. Learning about options can help parents make the correct choice. In turn, making the correct choice can lessen parental stress about leaving children in another person's care.

If working parents are not satisfied with their choice of child care, then stress is likely to to result, affecting performance at home and at work.

Taxes, housing, and food are the three greatest expenses for most families. What is the fourth highest? Child care. Child care is not only expensive, but it also ranks as a major parental concern. Studies show that child care is a major source of worry for working parents. Almost all working parents face the frustration of obtaining adequate, affordable day care for their children.

When a satisfactory arrangement is made, parents worry less, and this results in better job performance, less absenteeism, and greater personal satisfaction from work. The key to success is to investigate and evaluate alternatives, then to select the best child-care option available.

- **Do ACTIVITY 1**

Read each of the case studies below and discuss the problems that working parents might experience. Discuss ways that these problems might affect job performance.

Case 1. The choice was a grim one. Informed that the day-care center serving her two preschool children had closed and having no one else to care for them, a Wichita, Kansas, woman left her children, aged three and four, in her car parked outside the factory where she worked. Had she stayed home, she would have risked being fired for unjustified absence.

Case 2. Three-weeks maternity leave was all her electronics firm allowed. Maribeth had to quickly find a day-care home that would accept her three-week-old son. She selected one, not with careful shopping and evaluation, but on the basis of cost and availability. She feels guilty but knows she must work to support her family.

Case 3. Dale is a factory worker and the sole guardian of his two daughters, aged two and five. The children attend a day-care center close to their apartment. Recently Dale has been receiving calls from the center about his children's behavior. The frequency of these calls is beginning to annoy Dale's supervisor.

Case 4. The Kenneys arranged to pay a neighbor to take care of their five-year-old son. The first morning when they arrived, the neighbor was ready. But the second day, she had just stepped out of the shower and was not ready to take him. The third day, she was still in the shower, and the fourth day, she was asleep.

If parents use sound consumer skills when choosing child-care options, stress will be minimized.

In the past, when parents were searching for available child care, the only questions were, "How much will it cost?" and "Is there available space?" This practice continues today. However, if parents value quality and safety, they must use basic consumer skills. Finding qualified child care should not be a hit-or-miss game. Parents must seek and evaluate alternatives, and then choose wisely.

- **Do ACTIVITY 2: Identifying Child-care Concerns and Expectations**

Goals, values, and child-rearing beliefs are factors to consider when selecting a child-care facility.

Discuss the questions listed below.

A. What are your concerns about child care?

1. nutritious food
2. safe environment
3. stimulating environment
4.
5.
6.

B. What are your expectations for substitute child care?

1. Warm, nurturing environment
2. Safe, secure setting
3. Consistency
4. Compatible discipline practices
5.
6.

Before selecting substitute child care, identify your expectations and concerns. Only then are you ready to seek out safe, affordable, qualified, substitute child care.

- **Do ACTIVITY 3: Getting Started: Finding Child Care**

After clarifying your concerns and expectations about substitute child care, begin the search for available child-care alternatives.

Distribute copies of Activity 3. Ask group members to read it. Ask for personal success or failure stories related to any of the suggestions listed. Example: "I had real success with the YWCA referral hotline."

Summarize the group discussion.

- **Do ACTIVITY 4: Stop-Shop-Compare**

Have individuals or small groups complete Activity 4: Stop-Shop-Compare. In a large group, discuss each response. Generate discussion by asking questions, such as, "Are any of you using in-home child care?" or "What are the advantages and disadvantages of in-home child care?"

Below are sample responses for the Stop-Shop-Compare discussion. Remember that needs as well as family values must be considered in allocating resources and selecting options.

A. In-home Child Care

ADVANTAGES	**DISADVANTAGES**
● May be family member	● Can be expensive ● Not government regulated

B. Child Care in Care Giver's Home

ADVANTAGES	**DISADVANTAGES**
● Usually close to child's home ● Sometimes more individual attention	● Not required to be licensed

Your choice of substitute child care will be easier if you evaluate each option carefully.

C. Types of Child-care Centers:

Government sponsored: Head/Home Start
Private child-care centers
Franchised child-care centers
Employee sponsored

ADVANTAGES	**DISADVANTAGES**
● Licensed ● Strict guidelines ● Highly qualified staff ● Safe equipment ● Can have well-developed educational programs	● Exposed to rush-hour traffic ● Can be expensive ● Services vary ● Quality varies ● More exposure to infectious ailments

D. Church-linked Child Care

ADVANTAGES	**DISADVANTAGES**
● Usually low cost	● Staff and center not required to be licensed
● Usually a church member	

E. University-linked Child Care

ADVANTAGES	**DISADVANTAGES**
● Low cost	● Usually a long waiting period
● Teachers/students involved with early childhood education	● Not always the most convenient
● Exposed to more educational experiences	

F. Cooperative Child Care

ADVANTAGES	**DISADVANTAGES**
● Low cost	● Parents participate
● Started and monitored by parents	
● Usually high quality	

The decision-making process should be used to allocate resources and weigh options for substitute child care.

A parent looking for substitute child care should use the same consumer skills used when searching for any type of family service. Do you wait until the last minute? No! Allow time to consider all alternatives, because there are very few perfect child-care situations. There are advantages and disadvantages with each. View all options and choose according to your family's standards and expectations. Experts in child care have compiled field-tested suggestions for evaluating options. Such guides may be available from various community services, such as the cooperative extension, YWCA, library, and human services agencies.

- **See READING MATERIAL 1: 20 Questions**

After choosing substitute child care and enrolling the child, parents' responsibility does not end. For peace of mind and to ensure quality care, parents must continue to monitor and evaluate the situation. The evaluation may be quite simple. Parents may rely heavily on their instincts. They may make unannounced visits periodically to observe the activities and care provided. They should talk with their child each day, and they should listen to what he or she says. This surveillance may lead to adjustments in child-care choices.

"Working at my desk, I glance often at a picture of my six-month-old daughter. 'What is she doing now?' I wonder. 'Sleeping, playing, smiling....I hope she isn't crying.' I think these things even though I know she is being well cared for. I know the woman who tends her also loves her. I know she delights in her smiles and wet kisses. I know she watches her new accomplishments each day. I know she is proud of her. I know she watches her carefully for signs of a runny nose or a tummy ache. I know all of these things, and I am grateful for them, yet many times during the working day I wonder what she is doing, if she is happy or crying, if she is napping or playing. Leaving a child is not easy. And no matter how trusted the care giver is, parents think about their children. If they are lucky, as I am, they do not worry about their children, they just think of them."

ACTIVITIES FOR OBJECTIVE 2

ACTIVITY 2

Identifying Child-care Concerns and Expectations

DIRECTIONS: List your responses to the following questions.

What are your concerns about child care?

1.
2.
3.
4.
5.
6.
7.

What are your expectations for substitute child care?

1.
2.
3.
4.
5.
6.
7.

ACTIVITY 3

Getting Started: Finding Child Care

No matter which type of day care you plan to use, your first job is to get the names and telephone numbers of some care givers or centers. If you follow some of these suggestions, you should soon have a list of possible day-care arrangements.

Ask relatives, friends, neighbors, or co-workers.

Look on community bulletin boards in grocery stores, laundromats, and other local stores for day-care notices.

Ask your child's doctor, the public health nurse, the well-baby clinic, or the public health clinic.

Ask your local government social services, day-care licensing, health, or welfare office for a list of licensed day-care centers or family day-care homes.

Read the classified sections of community and daily newspapers under such headings as Situations Wanted, Domestic Services, Babysitting Services, or Child Care.

Check with local chapters of women's organizations, local community-coordinated child-care organizations, parents' groups, and associations.

Call an employment service if you plan to hire an in-home care giver.

Ask your local welfare department for the telephone number of a homemaker service. These services sometimes provide temporary child-care help in emergencies.

Ask at public schools, "Y" groups such as YWCA or YWHA, and community centers about responsible teenagers who can provide after-school care.

Talk to parents whose children go to centers or family day-care homes that you are interested in.

Check with local colleges or universities, which sometimes have day-care programs.

Call the local day-care or social-services information and referral service.

Check the telephone Yellow Pages under the headings Day Nurseries and Child Care.

Ask at your church, synagogue, or other place of worship.

ACTIVITY 4

Stop-Shop-Compare

	ADVANTAGES	DISADVANTAGES
A. In-home child care		
B. Child care in care giver's home		
C. Child-care centers:		
Government sponsored (Head/Home Start)		
Private centers		
Franchised centers		
Employee(r) sponsored		
D. Church-linked		
E. University-linked		
F. Cooperative child care		

What Would You Do If...?

OBJECTIVE 3: Explains the importance of preparing children to cope with being alone in the home, develops guidelines for successful time management for children, and creates back-up systems to help children deal with unexpected situations.

INTRODUCTION: Eight-year-old Angie is on her way home from school. Each school-day afternoon she lets herself into her house. Angie is from a single-parent household, and her mother does not come home until 4:30 p.m. Angie is a "latchkey child" because she opens her house by herself and is alone after school. She is one of the millions of children nationwide who are left unsupervised for extended periods during the day or night. Some experts estimate there may be 15 million latchkey children; a more conservative estimate is five or six million.

Working parents must determine if their child is mature enough to stay at home alone for extended periods of time.

Working parents should anticipate problems that might occur in the home when children are left unsupervised.

Children left alone must contend with fear, boredom, and loneliness. They also must be prepared to deal with emergencies such as fire, injury, and break-ins--crises that most adults find difficult to manage. A child's ability to handle these kinds of problems depends on how well she or he has been prepared for coping with difficult situations. Children shouldn't be left alone without first determining if they are ready to take on serious responsibilities. These may include making quick decisions, using emergency directions, managing their own time, and solving problems.

- **Do ACTIVITY 1: Are They Ready?**

Depending on age and maturity, children can be taught simple food-preparation techniques, how to select nutritious snacks, and how to use kitchen equipment.

Distribute Activity 1 to the group:

The following are suggested discussion topics for Activity 1.

1. Are you confident that your child can cope with unexpected problems?

Rules should be set and followed for the self-care situation; if children have trouble following rules, another child-care solution may be necessary.

2. Can your child play alone or does she or he need constant attention?

3. Depending on age and maturity, children can be taught simple food-preparation techniques, how to select nutritious snacks, how to use kitchen equipment, and how to clean up. What household duties can your child handle?

Unsupervised children must be able to get along together.

4. If you have two or more children, think about how they interact. How can you help them understand the need to get along together?

5. Does your child have good telephone skills? Such skills are needed to get help in an emergency.

Parents should recognize skills and competencies that latchkey children need.

Most people would consider the latchkey alternative "free". But there is an emotional cost to parents who worry about their children's safety and well-being. Parental guilt generally represents a conflict between their belief systems and behavior. Few parents were latchkey children, so their traditional concepts about parental roles and responsibilities make it difficult for them to leave their children unsupervised.

One expert notes, "Industry substantiates the fact that parents carry their concerns with them to their work environment. The 'Three o'clock Syndrome' truly does exist. A slump in productivity plus an increase in assembly-line accidents are evident among parents whose children are home alone."

- **Do ACTIVITY 2**

Open communication between parents and children results in better understanding of rules and procedures.

Most of the time when children are alone, everything is fine. One way to avoid problems is to think ahead and be prepared. Ground rules for children help them cope with difficult situations when they are by themselves.

The more children understand rules, the more likely they are to follow them.

Parents and children should discuss the following ideas together. List the ideas on a chalkboard or flipchart for discussion. Ask, "Why is it important to...?"

•

Guidelines:

Keep your key out of sight. You may be spotted as a latchkey child and followed home.

Never talk to strangers or get into their cars. People may not be trustworthy and may try to harm you.

Never tell anyone over the phone that you are alone. This is personal information. One might say, "My mother is in the shower now," or "May I tell her who called?" Always take the caller's name and phone number.

Plan and practice an escape route in case of fire.

Know how to call an ambulance and explain an injury quickly so time will not be wasted.

Keep the doors locked.

Always answer the phone or door, but do not say you are alone. Burglars sometimes knock on doors or call numbers looking for empty houses.

Do not enter your home if you find the door unlocked or a window broken. You would not want to frighten a burglar because he or she might harm you. You are more important than your belongings.

Don't allow anyone past the door without parental consent. Once you have opened the door, you have lost control. Service or repair people can come back another time.

- **Do ACTIVITY 3: Traveling to and from School**

Discuss rules for traveling to and from school with your family. Dangerous situations can be avoided if children know and practice safety procedures.

Distribute Activity 3 to the group. Read the safety procedures. Identify and list other ideas that might apply to personal situations.

If children have definite plans to solve anticipated problems, they will be better prepared to cope with any situation that occurs.

When working parents are confident that their children are prepared, they will worry less about them.

Suggestions for discussion include:

How can a child recognize potentially dangerous people and situations? For example, children should be wary of strangers offering gifts, asking questions, or touching them.

How should children seek help when traveling alone? Children should know a person or family along their route on whom they can rely.

- **Do ACTIVITY 4**

When latchkey children arrive home from school, they may spend long hours watching television, eating junk food, or quarreling with siblings. While at work, their parents may worry and be less productive because of concern about the children's welfare.

Divide participants into small groups. Have group members think for a few minutes about their own children and home situations. Ask volunteers in each group to explain their situations or make up examples.

Example of a typical situation:

- single, female parent;
- one 11-year-old daughter, Karen;
- walks four blocks home;
- two free hours after school;
- multi-apartment complex;
- many children in apartment complex; and
- no outside play facilities.

What will Karen do with her two hours after school? Have the groups portray children demonstrating poor management of time.

Listen for solutions or suggestions that would solve time-management problems.

If working parents cooperatively develop guidelines for managing after-school time, then problems linked to wasted or misused time will be fewer.

After the presentations, have the groups develop guidelines for solving time-management problems. Suggestions might include:

Setting specific household tasks to be completed daily, such as emptying trash, folding clothes, emptying the dishwasher, dusting, and setting the table.

Developing rules for television viewing.

Completing homework assignments.

Identifying hobbies and crafts appropriate for unsupervised children.

Discussing specific ways to chart children's free time. For example, time-management charts can be posted on bulletin boards or refrigerator doors.

- **Do ACTIVITY 5: What Would You Do if ...?**

After establishing guidelines with their children, parents should feel more confident. Caution! Parents should not become too sure of things. They always should be prepared for the unexpected.

What should a parent do if his or her child calls at work to say that school is closing early? Will the child panic? What would happen if a child became sick at the child-care center? Most centers will not keep sick children. Must the parent miss work? Call grandparents? Friends? Neighbors? Working parents must anticipate such situations. To keep children from becoming anxious when their routine is interrupted, parents should teach them procedures to follow when the unexpected occurs.

If children are involved with their parents in the decision-making process about how to deal with unsafe situations, they may solve many problems without adult intervention.

Using Activity 5: What Would You Do if ...?, divide the group into pairs; one taking the parent's role, the other taking the child's role. Have the pairs record their answers and the leader summarize them for the group. This activity involves children in the decision-making process from the beginning.

Using this method, children will better understand their responsibilities.

If latchkey children receive adequate information and training for managing their time and coping with unsafe situations, they will build confidence in themselves. A letter from a mature 12-year-old girl who takes care of herself and her younger sister illustrates that self-care can be a positive experience.

"I feel that my situation is not bad at all. I'm tired of hearing about how sorry everyone should feel for the latchkey kid. If people would just stop and think, they could figure out that a situation like that builds character, increases responsibility, and helps you with problems in later life. My mother is single and has changed jobs three times just to get better hours. It's not like we're deprived of anything. My sister and I are both in gymnastics, ballet, and scouts. We have learned to have more responsibility and look out for one another. If kids can lock doors and follow rules, they can handle staying home alone."

ACTIVITIES FOR OBJECTIVE 3

ACTIVITY 1

Are They Ready?

DIRECTIONS: Read the following statements and evaluate your child.

1. To determine if your child exhibits maturity, think of the ways she or he has coped with past crises.

2. How would your child manage unsupervised time?

3. How well does your child follow rules?

4. Can your child prepare something to eat?

5. If your child is left with other siblings, will she or he be able to resolve unexpected conflicts?

6. Does your child know how to get help in case in case of an emergency?

ACTIVITY 3

Traveling to and from School

DIRECTIONS: Read and discuss the following safety rules. Identify personal situations that might require different procedures.

1. Do not accept anything from a stranger.

2. Never get into a car with anyone you do not know well.

3. Do not hitchhike.

4. If followed by a car, turn around, walk the other way, go to a safe place, and tell someone.

5. Go places with friends; never go alone.

6. Never give personal information to anyone you do not know.

7. If a stranger touches you, tell him to stop. If he does not, get away and seek help.

Additional Safety Rules:

8.

9.

10.

ACTIVITY 5

What Would You Do if ...

1. The boss asked you to work through the dinner hour?

2. The school called to report that your child had forgotten a costume needed for the school play that afternoon?

3. Your child became sick at the child-care center?

4. The school called to report that your child did not return to classes after lunch?

5. The school called and reported your child had been in a minor accident on the playground?

6. School was dismissed early because of poor weather conditions?

Additions from the group...

1.

2.

3.

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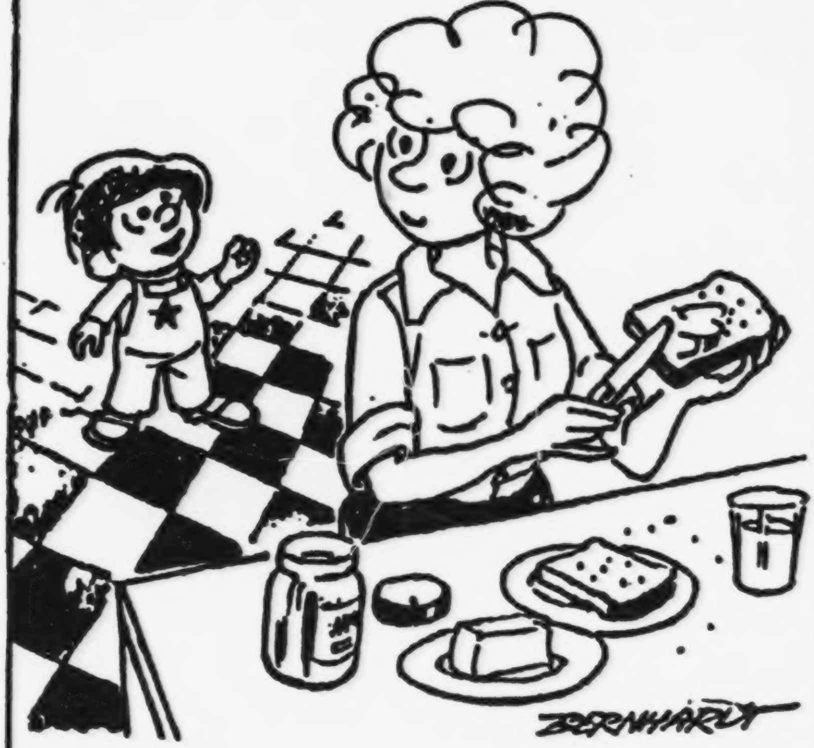
SUPPLEMENTARY MATERIAL

FAMILY CIRCLE



"Mom, are you a daycare facility?"

READING MATERIAL 1

"Twenty Questions"

On Evaluating a Family Day Care Home

Provider:

Address:

Telephone Number:

FIRST IMPRESSIONS

1. Do the children in the Home seem happy and cared for? YES NO

2. Does the Caregiver have a loving, caring personality? YES NO

3. Does the Caregiver let the children make decisions and take responsibilities? YES NO

4. Is the Home clean, and is television watching limited? YES NO

IMPORTANT OBSERVATIONS

5. Is the Home child safe: outlets covered, medicines and knives out of reach, smoke detector? YES NO

6. Is there a First Aid kit? YES NO

7. Does the Home have plenty of toys and equipment for play? YES NO

8. Is there equipment for outside play? YES NO

9. Is there enough room in the Home for each child to play alone or in groups? YES NO

10. Could the Caregiver handle the addition of my child without extra burden to him/her and the other children and still give my child proper individual care? YES NO

11. Does the Caregiver seem the type to handle both emergencies and minor difficulties quite calmly? YES NO

QUESTIONS TO ASK

12.	What is a typical lunch? Does it meet my standards?	YES	NO
13.	Is there a scheduled nap time?	YES	NO
14.	Does the Caregiver deal with children the way I do? (Ask what s/he does when 2 children are fighting or 1 child disobeys household rules.)	YES	NO
15.	Does the Caregiver have previous experience and references?	YES	NO
16.	Am I welcome to visit anytime that my child is present here?	YES	NO
17.	Is the Home licensed by the Welfare Department?	YES	NO

OTHER CONSIDERATIONS

18.	Can the Home be easily reached from my house?	YES	NO
19.	Can I afford the fees? If not, check with 4-C.	YES	NO
20.	Do I feel good about leaving my child here?	YES	NO

TOTAL ____________

SUGGESTED RATING:

16-20 Excellent home. Seriously consider it.

12-16 Good home. Think some more.

8-12 Fair home. Don't consider it if you can find a better one.

Less than 8: Continue your search.

A FINAL NOTE:

These Questions are our attempt to point out important factors in choosing a Family Day Care Home. Of course, there are other things to consider which we may have overlooked. And some of the considerations are more important than others. We hope these Questions will help you, as a Parent, to make the final decision.

Based on your visits. . . .

EVALUATE THE POSSIBLE HOMES. Of course, no home will be perfect. And the suggested rating scale is just that--a suggestion. Use your own common sense and weigh in your mind all the aspects of each home.

Finally. . . .

CHOOSE A FAMILY DAY CARE HOME. Do not base your decision on convenience only. Choose a place where your child will be comfortable, well fed, clean, and socially and intellectually stimulated. Don't settle for less than you want. Choose someone whose ideas about discipline and love closely resemble your own. If you can't find anyone who suits you, call us back. . . .

From 4-C for the Wabash Valley COMMUNITY COORDINATED CHILD CARE, 619 Washington Ave., Terre Haute, IN 47802 Phone 232-3952

SPECIAL SECTION

YOU & YOUR

THE WORKING MOTHER'S ANTI-GUILT GUIDE

BY GLORIA NORRIS AND JO ANN MILLER

Can you be a good mother when you're spending hours away from home each day at your job? The authors of *The Working Mother's Complete Handbook* (E.P. Dutton) interviewed women across the country to find out whether we're managing—we are—and how we're doing it.

Once, a mother's role was simple: She quit work as soon as she became pregnant, devoted all her time to her children until they marched off to college, then made herself useful as a baby-sitter for her grandchildren. Today, the tide of mothers who choose differently has turned. Nearly 50 per cent of American mothers—about 15 million—now hold jobs outside their homes, and among women whose children have reached age six, the number zooms up to nearly 60 per cent. In other words, a school-age child is more likely to have a working mother than one who stays at home. Eli Ginsberg, Columbia University economist and long-time Presidential adviser, feels that this sweeping increase of women working "is the single most important phenomenon of the century."

The good news is that working mothers not only can succeed, they *are* succeeding. With some hard thought about what you want to dispense with in your life, the energy to search out the best people and resources to help you, and the willingness to experiment with your family lifestyle, you can rid yourself of unnecessary strain and make a job work for every member of your family.

Working mothers across the country report they're pleased with the independence and confidence their children are developing. They say their husbands—forced to become more involved in child care—are more effective parents than before. Most of all, they think the energy and stimulation they get from working help them function better in all spheres.

HOW TO GET GOOD CHILD CARE

Experts and mothers agree: The most crucial factor in succeeding as a working mother is finding the best child care, an arrangement that you and your child both feel good about. Explore these possibilities carefully.

HOME CARE. Do you want your child to be taken care of at your home? Two out of three mothers with children under six say yes, and it does offer advantages. For one thing, your child is less disrupted in his personal environment, and you won't have to worry if he has the sniffles and can't go out some days. For an older child, you may need part-time home care for the after-school hours. In either case, you'll be in the market for a good baby-sitter or housekeeper. How do you find such a rarity?

Word of mouth is still the best way. Don't be shy about asking around for candidates, even in supermarket lines. Ask all your friends if they know of a sitter. Your pediatrician's office is another source; encourage your doctor to post notices of care-givers on his waiting-room bulletin board. Do you know any reliable ones who are employed now? Ask if they have any friends who want to sit. Good sitters often produce other good sitters. Finally, once you start asking, follow up on your queries. Don't wait for someone to call you back.

Placing advertisements or pinning up bulletin-board notices in such places as the supermarket or church is another tried-and-true way to find good help. Be as specific as possible about your needs, and ask for recent, *checkable* references. Also try the employment offices of colleges and nursing schools (these sources usually assure you of good screening service); small-town newspapers, a wonderful way to uncover an eager helper who wants to try the big city; high schools, for after-school help; your state employment office. Unless you're looking for a high-priced housekeeper, you'll probably stay away from professional household-help agencies. By the way, don't confine yourself to women only in your search. Male high-school and college students can be wonderful companions for children.

Interviewing. Once you develop a list of applicants, narrow down the field by exchanging basic information on the telephone before scheduling an interview. It's amazing how many people misread ads, and while you may have clearly said you need someone who can stay until 7 p.m., don't hesitate to repeat it on the phone.

At the interview, have your child sit in at least during part of it. Children are uncanny at sensing people's true interest in them. Describe the job in detail, using as a general rule "the worst comes first." Don't fall into the gratitude trap ("As long as the kids are safe, I don't really care about anything else"), and don't be ashamed if the list of duties is a long one—if you're paying fairly for the work.

Ask explicit questions that will encourage the applicant to express herself honestly rather than try to second-guess you. For example, you will learn more from asking, "What would you do if Nicky hit Michael while they're at the park?" than you will by inquiring, "What are your feelings about discipline?" Or by asking, "What do you like to make for lunch?" rather than "Do you like to cook?"

DAY-CARE. If you think your child will be lonely or bored at home with a sitter, or if that choice is too expensive, look into day-care centers. Children thrive in the company of

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CHILDREN

others their own age, and experts agree that after age three, youngsters *require* the socialization of other children to develop. They can also benefit from the organized play a good day-care center provides. For you, the advantage is that the staff can always be counted on to be there in emergencies. You won't be wringing your hands at 7:30 a.m. when your sitter calls to say she has the flu and can't come in for the next three days.

Some of the very best centers are run by churches and synagogues, by universities studying child development, and by parents who have banded together to form their own cooperatives. Search for these in your community.

To check out a prospective center, make a careful list of key points to observe. Carry the list with you and don't be self-conscious about referring to it while you're there. Try to spend about a half-hour with the director, 10 to 15 minutes with the teacher and at least one hour observing in the classroom. Here are essential points to ask about and look for:

> "...a school-age child is more likely to have a working mother than one who stays at home."

Ask the director what the care-giver/child ratio is (most day-care centers obey the Federal Interagency Day-Care Requirements of one to five for children three-to-four-years old; one to seven for four-to-six-year-olds; one to 10 for six and older). And, of course, ask for full details about costs and terms of payments.

When you observe the care-giver, look for responsiveness to children, a feeling of competence about her activities and a relaxed attitude that will get her through a day that's bound to be disrupted. Does she look directly at a child and listen carefully, or is she glancing nervously around the room? Watch for the one who gets on her knees to talk to a child at his level. How does she handle sharing toys, separation anxiety, nonparticipating children and other problem behavior?

Make special note of transitions. Do the children move comfortably from one activity to another? Are they engrossed in their activities? If a number of youngsters turn their attention to you as a new visitor, it's probably a sign that there's not enough going on.

FAMILY DAY-CARE. Family day-care, a situation in which four or five children are cared for in the intimacy of a person's home, is gaining in popularity. Unlike a large center, which usually insists that a child be toilet-trained, family day-care is a good choice for infants and children under two. In most states, these centers are also required to be licensed and meet specific health and safety standards.

The informality of such care can be a definite plus for your child as homelike activities go on around him—beds being made, grandmothers and even fathers around. Just as at a formal center, you'll want to check for safety and adequacy of play areas, a warm and sensitive care-giver, and the presence of enough toys and play activities for your child's age group.

FOLLOW UP

Whatever your decision, remember you'll probably have to remain involved to get the most from it. Stay in close touch with your sitter or center and lay down a firm foundation of your values and preferences so the care-giver will be able to develop her own judgment about how to handle situations when you're away. Show her you're eager to discuss problems, no matter how minor. (This way she won't feel she has to keep up an "everything's-fine" facade to show she's handling the job.) If your child is in day care, join the center's board or at least attend meetings. Having a say in policy-making about new play equipment or staff changes is the way to make sure your child is receiving the best care possible.

SIMPLIFY YOUR LIFE

If you want to avoid the hassle of trying to be Supermom—perfect mother / housekeeper and also the ideal careerwoman—you'll have to simplify your life, jettison time-wasting trivia and involve your husband and children in running the support systems that keep you all happy and well. These basic decisions will be crucial.

How far to commute. You can put train or bus time to good use by reading, catching up on paying your bills or office memos, but lengthy traveling is a strain most working mothers just can't handle. If your work calls for more than 40 minutes of commuting and your children are under 10, perhaps you'd better look for another job, quite possibly in your own area.

The right community to back you up. Life will go much smoother if you live in a community where the children can play safely outside, ride to the dentist on their bikes, walk to school or supermarkets. Avoid the isolated ex-urban retreat that offers none of these opportunities for fostering a child's independence. Urban neighborhoods and cluster housing that includes schools and groceries within a tight radius are enjoying new popularity with working mothers.

Your lifestyle. Choosing to work and raise a family may mean covering your sofa in stuffy brown corduroy instead of beautiful green satin. Or limiting dinner menus to hamburgers and broiled chicken, or paring down your social life to just a few treasured friends. It means getting a clear fix on what is really important to you and your family right now (elaborate adult dinner parties are usually the first on the list

(CONTINUED ON PAGE 226)

THE WORKING MOTHER'S ANTI-GUILT GUIDE

CONTINUED FROM PAGE 106

to go), and closing your eyes to minor housekeeping foul-ups.

Accepting help from your family. The spirit of sharing that is growing in so many working-couple families is impressive. Good results follow when husbands share child care and children take on tasks to support the whole family's comfort. After all, having children develop the responsibility for carrying through on chores is not only a time-honored American tradition but also a centuries-old method of building character and confidence. If children are assigned things to do from the time they are old enough to toddle around dusting the baseboards, they will grow up knowing that the work they do is meaningful. Remember these points to foster this kind of sharing.

- Hold regular family meetings at which everyone helps set up household routines and takes on tasks. Make no assumptions about preferences—your 10-year-old son may actually prefer ironing to taking out the garbage; your daughter may like washing the car better than setting the table.
- Consider carefully each child's ability when tasks are assigned. Your four-year-old may be quite sincere when he offers to cook dinner while you clean his hamster cage, but . . . tactful guidance can direct a child to work he or she can handle.
- Offer generous praise and encouragement. If you're willing to put up with an occasional burned pan or socks that turn up in the wrong drawer, you'll be rewarded many times over not only by the reduction in your workload but also by the spirit of cooperation that comes when a family works together.
- Volumes could be written about the struggle to get husbands to share "your" household job. The chief trap to avoid is prevailing on him to "help out" while you remain the expert in charge, supervising. Urge him to take responsibility for a certain task, and then be sure to let him carry it out in his own style.

● CAREER-FAMILY CONFLICTS

No matter how well you plan, once in a while you're certain to come up against a school play that coincides with your annual sales conference, a stomach upset that strikes your daughter on the day of an important meeting. If you must leave your child when both of you would prefer to be together, sharing your conflict will make you both feel better. You can say: "I know how you feel; I wish I could stay home with you, but this is one day I can't do that. And I understand you're upset about it. But I think you will feel better tomorrow."

Assuring your daughter or son that this will not happen all the time also helps. So will a promise of spending extra time alone soon at a movie or simply sharing a trip to the park. If this promise is made out of your own desire to be with your child rather than from guilt, you will find he will harbor little resentment.

Remember, too, that the child whose every need is always met without delay never has the opportunity to find his own solutions to problems. If, for example, you take a day off from work every time your son misses you, he will never learn to deal with uncomfortable emotions, nor will he learn how to use his own resources to make himself feel better. Children grow from experiencing stress, and they are reassured by learning that they can deal with it well.

But the glazed eye of a feverish five-year-old, the persistent cough of an older child hold special terror for the working mother. Says one, "Even as I'm shaking down the thermometer, all I can think of is which one of us, my husband or me, will stay home tomorrow."

The problem of what to do when your child is ill is probably more worrisome than any other. Yet most working mothers do cope. Many feel perfectly comfortable leaving a sick youngster with the regular sitter or, while he is recovering and not contagious, in the sick bay of a day-care center. But they also think it best to give a child some extra emotional support when he is sick. A good solution is to stay with him for a few hours. He gets the message that you care, and you are still able to fulfill your office obligations.

An older youngster may actually prefer to be alone. If you do leave him by himself, provide plenty of reading material and other in-bed diversions. Be sure to phone periodically during the day, and arrange for a neighbor to look in.

● HANDLING GUILT

Working mothers may be fast becoming the norm, but, beneath a seemingly calm surface, there is usually a heavy burden of guilt. A normal childhood crisis usually brings on an attack. When your child has a small accident or develops a reading problem at school, you're likely to suffer self-doubt. The best questions to ask yourself are: How reasonable is my guilt? Is my working really the cause of the problem?

If we examine what researchers over the past 40 years have learned about children of working mothers, we're reassured. For example, noted pediatrician Mary Howell points out, in a broad survey of the evidence, that the emotional problems of children "have been found repeatedly to be related not to the mother's employment but to her own emotional state." Unhappy mothers seldom rear happy children. And a mother unhappy about staying at home full-time is sure to pass that message on to her children, no matter how hard she tries to do her 'duty.'"

No evidence suggests that children perform less well in school, either, when their mothers work. Indeed, some studies indicate that children of working mothers have higher academic aspirations and that many seem to be more highly motivated to achieve.

For those of us committed to nonsexist child-rearing, it is heartening to learn that having a mother who works outside the home also helps children see both sexes as having greater potential roles than passive mother/breadwinning father. Report child-development researchers Lois Hoffman and Ivan Nye: "The effect of maternal employment was to raise the estimation of one's own sex . . . daughters of working mothers saw women as competent and effective, while sons saw men as warm and expressive."

Reckoning up, working women find the best antidote to guilt is their belief that working helps them be better mothers than staying home full-time. Commonly, we feel that having a job keeps us from being overly controlling at home, from investing too much unhealthy emotion in our children.

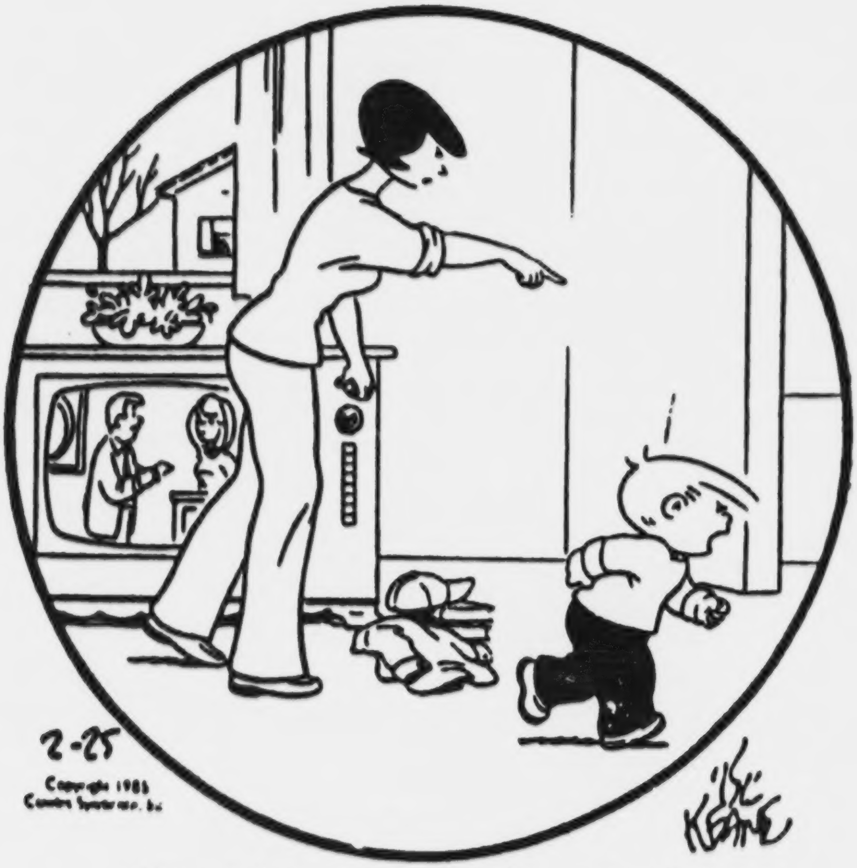
A bank loan officer says, "My mother lived totally through me; I was her whole life. If I failed a test at school, she saw it as her failure. I had to do everything for her sake. I don't want to put that burden on my children. I have my own area where I can achieve. And that keeps me from putting too much pressure on them to succeed for Mommy."

A boutique owner expresses the feeling of many women that having an outside interest helps them to be more attentive to their children. "Staying home all the time would not be good for me or my children. Now when I get home, I am dying to see them and I give them my full attention."

Finally, you'll come to terms with guilt in time and through your own experience. If you can see your children thriving without you at their elbows, you will relax and realize that your career is not hazardous to their health or development. We find that children are resilient; they are far more adaptable than many of us believe. They do not need our constant attention to grow into self-reliant, self-respecting adults. They do need our love and devotion, as well as the care and attention of other adults in their world. And this we can give them whether we hold jobs outside our homes or not. ■

EDITOR'S NOTE: Gloria Norris and Jo Ann Miller are full-time editors and writers who live with their families in New York City.

THE FAMILY CIRCUS **BY BIL KEANE**


2-25
Bil Keane

"I wish I was a latchkey kid!"

Changing Times
AUGUST 1984

DAY CARE

Answers for working parents

The quality of the care depends more on the person giving it than on the facilities in which it's given.

California has 56 state-supported services that match parents who need child care with caregivers. In Grand Rapids two former Head Start directors run a child-care information and referral service for employees of Steelcase Inc. In Baltimore there are waiting lists for 3- and 4-year-olds to get into new programs created through joint initiatives by parents and ten public elementary schools.

Unfortunately, across the country services and commitments such as those are the exception. If you're in the market for child care, you're going to find that you're pretty much on your own.

Many working parents manage by piecing together complicated packages of care to cover the workday. Columbia University child-care authority Sheila B. Kamerman, who has studied this kind of schedule juggling and logistical maneuvering, says that many parents put nearly heroic effort into planning and organizing multiple arrangements, "sometimes selecting complicated work schedules in order to provide a significant portion of child care themselves."

What is good care?

Clearly, you want your children kept safe and their physical needs met. Talking to children, playing with them and giving them emotional comfort are essential, too. Quality care is given one-to-one or in small groups by one person or the same few people over a long time.

Instinct and experience guide many people to take good care of children, but training in early-childhood care and development can help. One credential for child-care competence, the CDA (Child Development Associate), has been earned by almost 13,000 who work with 3- to 5-year-olds in child-care centers. Next year it will be available to qualifying individuals who work with younger children in centers or who work in different settings.

The CDA is awarded by a national credentialing commission after the caregiver completes training that usually includes college-level study

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and demonstrates competence on the job to a three-member assessment team.

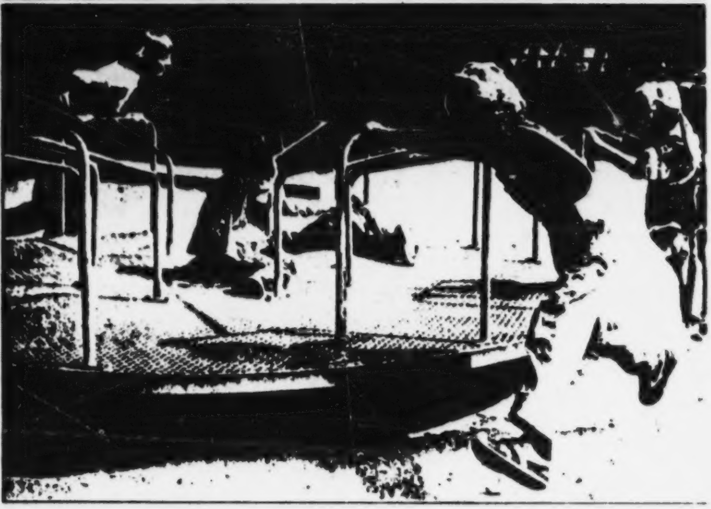
Care in your own home may be your first choice, but don't assume that home care is always best. The quality of care is difficult to predict; frequent turnover is the norm; and your child may not be participating in beneficial group activities with peers. Cost may rule out home care anyway. At minimum wage (required by law for anyone who gives child care in your home 20 or more hours a week), including what you'd have to pay in social security taxes, it would cost you a little over $8,000 a year to have someone come to your home 45 hours a week, 50 weeks a year.

If you hire an in-home caregiver, the Immigration and Naturalization Service advises you to ask for proof of citizenship or for identification of legal status or the right to work in the U.S. Sans i.d.—such as a green card, certain visas, or any future amnesty i.d.—an alien worker risks deportation. Employers of three or fewer illegal aliens are exempt from federal hiring sanctions, but federal law does set penalties for harboring an illegal alien—giving one a home, for instance. Employers of live-in domestics have not been major targets of enforcement.

Perhaps because of the cost or perhaps because of the apparently shrinking supply of relatives available to help, only about a fourth of full-time working moms had at-home

Encouraging a budding artist, *preschool teacher Terry Abrams-Williams assists a child at Gardenville Elementary School in Baltimore. The school is one of ten in the city to create a parent-funded preschool and contributes space, equipment, utilities and teacher supervision. Cost: about $50 a month.*

A trip to the park *(at left and below) is all in a day's work for Randi Nielsen, who has cared for the children of three Berkeley, Cal., families for almost four years. A state-supported referral service helped the families find Nielsen, who has a degree in child development.* ***Building blocks tumble*** *(right) in front of this parent volunteer at one of Baltimore's parent-funded preschools housed in several of the city's public elementary schools.*



Fellow employees *get help and advice from Pat Ward, left, who runs an in-house child-care information and referral service for Steelcase Inc., in Grand Rapids, Mich. Ward screens caregivers, then recommends three to employees.*

arrangements for their children under age 5 when the Census Bureau last checked in 1982.

Care in someone else's home

There are at least 1.5 million family day-care homes, private homes where six or fewer children are tended. Most have just three or four children each. A limit of two children under age 2 is considered best by child-care experts and often required by state law. Fees of $35 to $65 a week are probably typical.

Day-care homes most likely provide both the best and the worst of child care. Their major disadvantage, Alison Clarke-Stewart says in *Daycare* (see box on page 34), is that the people running them are the "least accountable" to parents.

In the midst of recent shocking allegations of sexual abuse of children in a California preschool, a staff attorney for the state's day-care licensing authority pointed out that such charges in California day-care situations are leveled almost exclusively against family day-care homes, where the accused molester may be the caregiver or a relative of the caregiver's. It's important to remember that such allegations are relatively rare. California has closed only a small percentage of its 38,000 licensed family day-care homes because of sexual or physical abuse of children or for other reasons. Across the country, however, the overwhelming majority of family day-care homes do not have a license that could be revoked to warn parents.

A sunnier side of family day-care homes shone through in a government study in the late '70s. Researchers looked closely at hundreds of licensed and unlicensed homes and concluded that "by and large, family day care has been found to provide a stable, warm and stimulating day care environment."

Even allowing for the motivation

of having an observer present, the researchers were agreeably surprised to see how much attention children were getting: The women who took care of them were spending two-thirds of their time in child-related activities. When the caregiver had received some training, kids tended to get a bonus—more comforting, music, dramatic play and informal teaching. The adults were reading to kids, naming things in pictures, and "generally including kids more in information about the world and speaking in a way to increase knowledge," says Project Director Patricia Divine-Hawkins.

Group-care centers

Run for profit or as a community service, group-care centers, including day-care centers, nursery schools and preschools, account for about 15% of the arrangements that working mothers made for children under age 5, according to a 1982 survey. Only about 2% of preschoolers with employed mothers are enrolled in commercial centers run by national chains, such as Kinder-Care, La Petite

Help with the costs of child care

For middle-income families, the most likely place to look for help in paying for child care is the credit on your federal income tax return for child- and dependent-care expenses you incur while working or looking for work. See IRS Publication No. 503, *Child and Disabled Dependent Care*, and Form 2441, "Credit for Child and Dependent Care Expenses," for more information. Many states have a similar child-care tax credit.

Parents who take the federal child-care tax credit can anticipate it on their W-4 withholding forms so that the money will be channeled into paychecks throughout the year. Depending on your income, the credit absorbs between 20% and 30% of your child-care expenses, which are capped at $2,400 for one child and $4,800 for two or more. If your adjusted gross income is $28,000 or more, the 20% level applies, limiting you to $480 for one child or $960 for two or more.

A few employers have picked up on a two-year-old federal tax provision that allows them to create a Dependent Care Assistance Program to make child care a business expense to them and a tax-free benefit to employees. The DCAP plan, which must be put in writing and circulated to employees, could call for the employer to provide care, to contract with a third party to provide it or to reimburse employees for child-care expenses up to a certain limit.

However, if you choose dependent-care assistance as one option in a cafeteria benefit plan, IRS proposes to treat the benefit as taxable income to you unless the plan is set up on a "use it or lose it" basis. That means you'll be taxed if you're entitled to reimbursement for any unused portion of the child-care benefit or if you have the right to change your mind and take the benefit in cash after you've elected child-care coverage and the coverage period has started.

Academy and Children's World, but these facilities are increasingly visible. National chains have grown in part by acquiring smaller chains and independent centers. Kinder-Care, the largest chain, ran up an advertising bill of more than $2 million last year.

Day-care centers run by national chains are usually attractively housed and well equipped but are not immune to criticism along other lines. In assessing a center, pay attention to the frequency of staff turnover, the size of children's groups, and the ratio of staff to children.

For 3-, 4- and 5-year-olds, a government study found that seven kids to one adult and groups no larger than 14 children are best for kids. Some centers may meet those guidelines, but few state licensing codes require them to; the majority of state regulations have nothing to say about group size. Good infant care in centers takes one adult for every three babies, which can run the cost up to $75 to $125 a week or more.

Fees at profit and nonprofit centers in general seem quite similar. According to the companies, average weekly full-time tuition is $58 at Children's World, $45 at La Petite. Kinder-Care says that its national median weekly charges run from $62 for infants to $49 for 3- to 5-year-olds.

Center kids may acquire a distinctive stamp that is pleasing to parents and teachers in some respects but not in others. For example, they tend to be more outgoing than others when they meet new kids their own age, but they are also, in Clarke-Stewart's words, "more likely to be loud, boisterous, competitive and aggressive with their peers. . . . When they start school, they are better adjusted, more persistent at their tasks, and more likely to be leaders," although they may also be "less polite and agreeable, less respectful of others' rights, and less responsive to adult requests."

They are also more likely to be walking around with a runny nose. Public health officials worry less about the increased incidence of flu, rashes, coughs and colds than about the "big three" that may crop up more at centers than at home.

▶ Haemophilus influenzae type B is not flu but a bacterial infection that can cause life-threatening meningitis in small children.

▶ Viral hepatitis type A may barely faze little kids, but the adults who catch it from them may take several weeks to several months to recover. According to the U.S. Public Health Service, the apparent critical factor for the spread of hepatitis A at a center is the presence of five or so diapered children.

▶ Acute diarrheal diseases like shigellosis and giardiasis can send young children to the hospital; adults can get them, too. Close contact among kids who aren't toilet trained favors the spread of these diseases.

Can infections at centers be prevented? "Parents should be as alert as possible to the hygiene practices of the center, and they shouldn't be shy about asking if hand washing is enforced," advises Dr. Michael T. Osterholm, an epidemiologist who this year organized a national conference on diseases associated with day-care environments.

Research indicates that diarrheal diseases occur less often when adults are careful to wash their hands after every diaper change. There should be a sink right next to the changing area to encourage washing, but you'll have to judge for yourself whether adults can carry through with this and other health precautions, given the staff-child ratio at the center.

Making a difficult choice

You'll have to reconcile what you want for your child and yourself with what's good, available, convenient and affordable in your area. You can start thinking about trade-offs once you know what your options are. For center care, Y's are worth checking. So are churches, which sponsor thousands of centers across the country. All facilities should be judged on their individual merits relative to other choices.

For a school-age child, you may be able to use a family day-care home in your neighborhood, an after-school or before-school program in a community facility or at your child's school, or a day-care center's transportation and activity program.

If you have a child-care information and referral service in your community or at work, you can use it for tips on judging quality and for leads to add to the ones you collect by word of mouth. Some services do preliminary screening, but it's still your job to check out child-care arrangements in person before you decide.

Some general principles apply no matter where your search leads you.

▶ Look for licensed child care, but don't think that licensing or registration is a substitute for your own evaluation and continuing surveillance. State and local licensing regulations focus on health and safety but can't guarantee even those essentials. With the exception of Head Start, even federally funded day-care programs operate solely under state and local supervision.

▶ Assume that good care depends more on the quality of the people involved than it does on the curriculum or the equipment.

▶ Trust your feelings. If a situation seems unpleasant or wrong to you, it probably is. ☐

FOR MORE INFORMATION

- *Daycare*, by Alison Clarke-Stewart (Harvard University Press; $3.95 paperback; 173 pp.).
- *A Parent's Guide to Day Care*, a 74-page booklet from the U.S. Department of Health and Human Services. To order, write to the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402; stock number 017-091-00231-2; $4.75.
- The Child Care Action Campaign has a variety of free, one-page information sheets, including "Finding Child Care for Your Child," "Choosing Care for Your Child," "How to Select a Babysitter," "Wages and Benefits in Child Care," "Questions and Answers About Infant/Toddler Care," "Family Day Care" and "Care for School Age Children." This new advocacy organization will send you three sheets of your choice if you write to Child Care Action Campaign, P.O. Box 313, New York, N.Y. 10185, and enclose a stamped, self-addressed envelope.

What Price Day Care?

The demand for child-care programs is soaring, but parents face serious questions about quality and cost.

Patty Kenney of Boulder, Colo., was at her wits' end. She and her husband had spent two months trying to arrange day care for their infant son Devin. They visited day-care centers and interviewed scores of people, but all the options seemed too impersonal. It was like consigning Devin to a "baby ghetto," his mother thought. "You imagined all those open mouths and a person popping a spoon into each mouth." Finally the Kenneys arranged to pay a neighbor to take care of Devin. They still aren't sure they made the right decision. "The first morning, when I got there, she was up," says Patty, an administrator at the University of Colorado. "The second day, she had just got out of the shower. The third day, she was still *in* the shower, and the fourth day, she was asleep when I got there. If this doesn't work out, I don't know what I'll do."

As a single parent, Cynthia Harris had no choice: either she would put her 21-month-old son Corey into day care or she would have to go on welfare to look after him herself. After shopping around, Harris, 24, enrolled Corey in the day-care center at Mt. Carmel Hospital in Detroit, where she works as a part-time typist. It costs $40 a week, about a quarter of her income, and still leaves Harris feeling guilty about leaving Corey with other people. "He's adjusted fine," she says. "I'm the one who hasn't."

"Guilt is the one reason we've been so successful," says Perry Mendel, the king of day-care-for-profit. "Working parents feel guilty that they have to work, and more guilty having to leave their children in substandard facilities." Mendel's 900 Kinder-Care Learning Centers are clean, well-lit places with red tile roofs and phony bell towers; to some, they look a lot like fast-food franchises, and they use many of the same mass-marketing techniques. Currently the chain handles about 100,000 "units" in 42 states. In Kinder-Care parlance, a "unit" is a child.

By act of Congress, this is National Latchkey Children Week. As schools start to reopen across the country, the "Week" calls attention to the fact that perhaps 5 million American children under the age of 10 have no one to look after them when they come home in the afternoon. By some estimates, 500,000 preschoolers under the age of six are in a similar predicament. And the problem of what to do with America's children keeps growing. These days most parents of young children work outside the home. Two-job couples have become the rule rather than the exception, and the number of single parents has doubled in the past decade (charts, page 16). For significant portions of the day or night, working parents cannot care for their kids, and many of them have no relatives or friends to turn to for reliable baby-sitting.

The obvious answer is organized day care, and more of it is being provided all the time. About 2 million children currently receive formal, licensed day care. More than 5 million other children age three to five attend nursery schools or kindergartens, which for many parents serve the same purpose as day care. In addition, uncounted millions of kids are looked after informally by unlicensed babysitters, be they good Samaritans or entrepreneurs from the underground economy. In a wave of fundamental social change, day care is becoming a basic need of the American family. "Ten years ago, when you talked about day care, you were talking about welfare mothers," says Patty Siegel, a state child-care adviser in California. "Today you're talking about everybody." But the need is not being met: not enough *good* day care is available at a price that poor or even middle-class families can afford to pay.

'Warehouses': Many Americans have ambivalent feelings about day care. In a society that claims to put the family first, child care outside the home may appear to be, at best, a necessary evil. The quality of current day-care centers leaves many people dissatisfied; Ralph Nader has described some of them as "children's warehouses." Recent sex-abuse scandals at centers from California to New York have terrified parents of young children. And some adults, not all of them old-fashioned, still maintain that

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child rearing should be a career—and that it belongs in the home (page 18).

But whether or not day care is desirable, many families consider it an economic imperative. Even upper-middle-class couples find that both partners must work if they want to maintain the standard of living they grew up with. The demand for day care is sure to increase. Many members of the postwar "baby boom" generation put off having children until relatively late in life. Now they are giving birth in significant numbers, and the result will be a baby boomlet during the rest of this decade; by 1990, the number of children under 10 will reach 38 million, an increase of nearly 5 million. The United States, however, is one of the few industrialized countries that does not have a comprehensive national day-care policy. European nations—notably Sweden (page 20)—have set up elaborate systems. But since 1981, the Reagan administration has reduced direct federal spending on day care—another "women's issue" that may haunt the president in this election year.

Government help is needed because operating day-care facilities is expensive—$5,000 a year per child, by some estimates. In California, an average single mother with a child under the age of two has to spend 49 percent of her income on child care. A two-parent family earning $24,000 a year has to spend 26 percent of its gross income to obtain day care for two small children. But even if government were more helpful, the burden still would fall on parents to find the right day care for their own children. What the conscientious parent discovers is that there are many varieties of day care, not all of them affordable and not all of them suitable for a particular child.

Facilities: Most day care is informal and unregulated; it consists of whatever baby-sitting arrangements a harried parent can make. "A mother gets a neighbor to baby-sit two afternoons a week and her own mother to come in three mornings a week and a sitter from 4 to 6," says Ethel McConaghy, a Boston specialist in day-care referrals. "But all of that is getting harder and harder to sustain." Institutional day care takes two main forms, generally referred to as "centers" and "home care." Centers look after large numbers of children and frequently have elaborate facilities. Some are commercial operations; the three biggest chains are Kinder-Care, La Petite Academies and Children's World Inc. Other centers are nonprofit operations run by churches, civic groups, employers or labor unions.

Home care usually is offered in private houses, sometimes by child-care professionals and sometimes by unskilled mothers who want to earn extra money by taking in a few kids. Home-care facilities may—or may not—be licensed by the state, and generally they are restricted to fewer than eight or 10 children. Sheryl Yim, who has a master's degree in education, owned a day-care center in Los Angeles before her second child was born. Now she runs a smaller home-care facility at her house in suburban Mar Vista. "I found I had three or four kids around all the time anyway," she says, "so I figured I might as well get back in the business."

As a very rough sort of guideline, many experts suggest that home care is best for the smallest children, up to the age of two or three, and that centers are preferable for most older preschool children. There are other useful guidelines that parents can follow in choosing day care for their children (page 23). But is any kind of day care as good as a parent's attention? The experts don't agree on that.

Social Skills: Advocates of day care insist that in a well-run center, children are better off than they would be if they stayed home. A cheerful Carol Jones, who runs a 220-unit Kinder-Care center in southeast Atlanta, agrees. "You can see all the difference in the world between a child who has been in a quality day-care program and one who hasn't. Most four-year-olds who haven't been in child-care programs can't do all the things our older two-year-olds can do." Elaine Sterzin agrees. She has two children enrolled at a nonprofit center called Infants and Other People, on the edge of Boston's Chinatown. "My five-year-old is more sophisticated than I was at that age," she says. "He knows Chinese words." Another mother with a child in day care, Carollee Howes, an assistant professor in the Graduate School of Education at UCLA, says: "Studies show that kids in day care develop better social skills earlier. They form friendships earlier, and they seem to be more cooperative. In lower-income, poorly educated families, the kids have higher IQ's as a result of being in day care."

Other scholarly studies are less sanguine. Five years ago Harvard psychologist Jerome Kagan compared a group of infants in day care with a group who were not. "There were essentially no differences in any of the gross measures—cognitive development, language, aggression or attachment," he says. "We concluded that when you have good-quality day care, there are no big effects." Atlanta psychologist Catherine Blusiewicz concludes that everything depends on "the quality of day care. The research is starting to show that kids in good day care do have some advantages. They are more socialized, they tend to deal better and feel more comfortable in groups earlier on," she says. "They know the rules of the game before they get to elementary school."

But Blusiewicz thinks the downside is more prevalent, especially in big day-care centers. "Children definitely suffer in low-quality day care. Typically, children-to-staff ratios are very high. The minimum wage often means a lack of pride in one's job, as well as tremendous turnover." Blusiewicz points out that infants and toddlers are much better off under the consistent care of one person. "Think about the two-year-old who's in a center for a year and has three or four teachers because of turnover," she says. "That's really tough, and it happens nearly all the time."

A particularly blistering attack on day care comes from Dr. Burton White, the director of Boston's Center for Parent Education. "A child needs large doses of custom-made love," he says. "You can't expect hired help to provide that. I see the trend toward increasing use of day care as a disaster." White has no patience with the notion that families need two paychecks these days. "That's a typical middle-class comment," he says. "Both parents don't *have* to work—they both *want* to work to maintain a house or a life-style. They are putting their desires above the welfare of the baby."

White also points out that "infectious ailments are more prevalent in day-care situations." Day-care kids seem to pass colds around along with their toys. More serious diseases also can be transmitted. According to Mary P. Glode, an authority on childhood diseases who works at The Children's Hospital in Denver, studies indicate that day-care centers may now be a major source of hepatitis A, an affliction that may not produce symptoms in children but that hits adults hard. Denver's worst-ever outbreak of the disease, earlier this year, was traced to a downtown day-care center. Other diseases—including *Hemophilus influenza* type B, a leading cause of bacterial meningitis in children, and giardiasis, a severe form of diarrhea—have been turning up at day-care facilities. Proponents of day care argue that good hygiene can minimize such problems and that exposure to other children helps toddlers build up their immunity to disease before they enter grade school.

At a few day-care centers, children also are vulnerable to more physical battering than they should sustain in the course of ordinary horseplay. Just last month a home-care facility in Dorchester, Mass., was suspended by state authorities after one of its charges, a 17-month-old boy, was taken to a hospital covered with bite marks, welts and bruises. The woman in charge of the home allegedly had left the children without supervision, and the wounds were inflicted by an eight-year-old girl. Other day-care providers sometimes neglect the development of a child's intellect and personality by failing to play with them. "I wondered why my twins were so clean," recalls Margarita Mendez, a mother of four who lives in Los Angeles. "It turned out that the babysitter was just setting them in front of the television set, with one there and one here. The kids were clean, but they weren't learning anything."

Blessing: Whatever the effects on the children, however, high-quality, reliable day care is a blessing for parents. Sue Warren, an administrator at the University of Houston, remembers how guilty she felt when she placed her two sons in day care. Now she's pregnant again, and the new baby has been on the waiting list for the university's day-care center since 10 months before the child was even conceived. "I tried the full-time-mother bit for nearly three years," says Warren. "I felt I had to stay home and wax floors like I saw on TV." But she missed her career and eventually decided that it was better to be happy on the job than bored at home. Day care turned out to be a success for the boys—and for their mother. "They were happy and well adjusted, and I was, too," she says. "I don't want to sacrifice their emotional needs. I've struck an excellent compromise, but only because I've had good day care available to me. If I didn't, I'd really worry."

Day care is labor-intensive, which hurts two ways: high fees for parents and low pay for workers. The average cost for a preschooler in day care is $57 a week, and in some centers the fees go much higher, to $100 or more. Becky Graham, 31, a divorced Houston secretary, had her three daughters in day care earlier this summer at a cost of $500 a month, nearly half of her take-home pay. Finally she asked her mother to move in with her, and she insists on paying her mother $75 a week to help take care of the kids. Joan Rhones, a single mother of four who holds a modest white-collar job in Washington, D.C., has turned down several promotions and raises; if she accepted, she would no longer be eligible for the public assistance she now receives to help defray her day-care costs.

Low Wages: But while parents are paying dearly, day-care workers aren't getting rich. At the big centers, most workers receive the minimum wage of $3.35 an hour. In home care, an estimated 87 percent of workers earn even less than the minimum. "You really have to be committed to children to do this," says Paula Viksnins, who has been working at Infants and Other People in Boston for 5½ years. "The salaries are terrible." Inevitably, many of the people who take these low-paying, dead-end jobs lack Viksnins's dedication.

In recent months, Americans have learned to their horror that a few day-care workers are child molesters. In New York City, four workers at a day-care center run by the Puerto Rican Association for Community Affairs (PRACA) were charged with sexually abusing children in their care; so far as many as 50 youngsters have been questioned in connection with the case. In Manhattan Beach, Calif., seven teachers at a preschool, including the school's founder, Virginia McMartin, 77, have been charged with 208 counts of sexual abuse. Preliminary hearings in the case are under way in Los Angeles.

In fact, more children are sexually abused in their own homes, by relatives or friends, than in day-care centers or anywhere else (NEWSWEEK, May 14). "Let's face it, this is not day care's problem, this is society's problem," says Sen. Paula Hawkins of Florida, who caused a stir last spring when she publicly described how she herself was molested as a child. Hawkins is right, but that's scant comfort to millions of worried day-care parents. The scandals hit south Florida last month. First a 2½-year-old boy who attended a nursery school in Miami Beach began to wake up his parents with nightmare cries of "Give me back my pants!" The child had been sodomized; two janitors have been dismissed by the nursery school and questioned by the police, but so far no charges have been brought.

On the heels of that case, an even uglier one developed. A 35-year-old man—out on parole after being convicted of molesting a nine-year-old girl—was arrested for the alleged sexual abuse of perhaps two dozen children at the unlicensed baby-sitting service he operated at his home in South Miami. The man, Francisco Fuster Escalona, was charged with sexual battery of a seven-year-old boy. Fuster's wife, Ileana, 21, was arrested for allegedly assaulting a four-year-old boy. At an anguished community meeting after the case broke, a sobbing policewoman, Andrea Landis, whose three-year-old son had gone to Fuster's service, told the audience: "I am a police sergeant, and my husband is a police lieutenant. We never thought this could happen to us—and it really hurts."

In theory, state licensing bodies ought to be able to screen out the sexual molesters, at least those with prior convictions. In practice, most licensing requirements are lax, and state agencies don't have the money or the manpower to regulate the day-care industry at all rigorously. "I support better regulation for day care, but there is no way I can substitute regulation for the parents' responsibility to ask what takes place after they drop their kids off each day," says Rep. George Miller, a California Democrat who is a forceful champion of day care. "Ultimately, quality of care is ensured by parents."

Reaganomics: But Miller argues that the government should be more deeply involved, at least when it comes to paying the bills. During the Reagan era, the trend has been the other way. While the Reagan administration *has* offered new tax incentives to parents and employers who pay for day care, such tax breaks do nothing for the people who need day care the most—those who are too poor to pay taxes. Meanwhile, direct subsidies have been under attack. The major source of government funding for child care is Title XX of the Social Security Act. Three years ago, at the insistence of the White House, Title XX was cut by 21 percent, or $700 million, and most of the requirements that had earmarked some funds specifically for day care were eliminated. Overall, direct federal and state spending on child care for low-income families dropped 14 percent between 1981 and 1983. Yet at a congressional hearing last spring, Jo Ann Gasper, an assistant secretary in the U.S. Department of Health and Human Services, scoffed at the notion of a day-care shortage in the United States. She insisted that the growth of "informal" arrangements involving help from "a relative or a friend" was providing an adequate supply of day care for children.

Despite the new tax incentives, many employers have decided, at least for now, that day care is something they shouldn't touch. In 1979 Coors, the beer company based near Denver, seriously considered building a day-care center. It concluded that the facility would have to operate around the clock, as the brewery does, and finally rejected the $750,000 project as too expensive. Last April, Graham, the Houston secretary who finally had her mother move in with her, wrote a letter to her employer, the Pennzoil Co., proposing that Pennzoil build a day-care center or contribute in some other way to the child-care needs of its employees. A Pennzoil vice president turned her down ("It would not be cost-effective," he explained) and suggested that she not use company stationery to write any more letters about day care.

But across the country, approximately 1,500 concerns now are involved with day care in some way or other, compared with only about 100 six years ago. Some employers operate referral services or hire consultants to help their employees locate suitable care. Some provide vouchers or other kinds of subsidies to help pay for outside care. Some are even operating their own day-care centers. A year ago, Fel-Pro, Inc., a maker of auto parts, set up a center for about 20 children next to its plant in Skokie, Ill. The facility has been such a success that it will soon expand to 45 kids. Director Scott Mies, a graduate of Chicago's prestigious Erikson Institute, says that both children and parents adjust quite rapidly. "The fact that it's on-site helps tremendously," he says. "The children are always aware of where their parents are, and the parents can always come for lunch."

Day care costs the company a little more than $100 a week per child, and parents are required to put up only $50 of that. But the center pays off for Fel-Pro in other ways. Mies says absenteeism, tardiness and turnover have all been reduced. Spanish-speaking children are learning English and passing it along to their parents. "Supervisors will come to me," Mies reports, "and say, 'I don't know how you do it. So-and-so never learned English before. Now all of a

Virginia McMartin, PRACA's Herminia Albo: Charges of sexual abuse

An Eden in Sweden?

If the U.S. government's approach to day care is to pretend the problem doesn't exist, most other industrialized countries treat it in the spirit of one of Robert Frost's poems: "Home is the place where, when you have to go there, they have to take you in." Nationalized child care is accepted as a necessity—even welcomed in social-democratic states. The model most often held up as a day-care Eden is Sweden, with its network of locally operated but state-funded and regulated centers, along with small "family day nurseries" in private homes. But the model has critics: some parents grumble about its impersonality, and Swedish writer Margareta Zetterstroem recently went so far as to pillory public day care as "a loveless storage place."

Nationalized day care started in Sweden soon after World War II, when a shortage of industrial workers forced the country to lure housewives and mothers into the labor pool. In the 1970s, the government imposed a tax on nonworking housewives, and by 1980 more than 6 out of every 10 women were in the work force, leaving tens of thousands of youngsters with no day care. In theory, Sweden assumes responsibility for all children from the age of six months until the first-grade year. (From then until 10th grade, state-sponsored but noncompulsory leisure-time centers provide after-school activities.) Although the annual cost per child is estimated at $5,600 to $7,500, subsidies cover most of that, so parents usually have to pay less than $750 per year. Almost 60 percent of Swedish preschoolers are enrolled in some form of day care.

But not everyone can take advantage of the system. With government scaling down budgets, there are few funds available for construction of new day-care centers. There are long waiting lists for places at existing ones. To take up the slack, the government also licenses "care minders," to tend four or five youngsters in their own homes. Some parents, unable to find either type of care, have in desperation turned to far more expensive "black market" day mothers.

Despite the shortage, the government has opposed private-sector inroads. In a recent test case, Electrolux, the household-appliance maker, made plans to set up private nurseries—hoping to cut costs by sidestepping the regulations that apply to public facilities. But Sweden's minister for health and social affairs, Sten Andersson, squelched that idea by refusing any government help. "There would be a daily risk of a conflict between the profit motive and the interest of taking the best care of the child," he said.

Chores: Although family day nurseries serve mainly a custodial function, public centers try to create a "positive learning environment" with carefully structured play. The emphasis is on collective values: "Toys should be chosen to inspire children to play together rather than alone," one official guidebook advises. Children are expected to help with daily chores—dishwashing, cleaning, gardening—as a way to learn the teamwork principle. Sometimes centers will put on plays, often with sociopolitical overtones. During the Vietnam War, the youngsters were taught solidarity with suffering Vietnamese children, and more recently have learned of the evils of nuclear weapons.

Some parents say that day care in Sweden is subtly subversive of traditional Western values. "Not all children fit into day-care centers," warns Gunilla Bolinder, a Stockholm physician with three children. "Variety, alternatives and individual thought have to be put before uniformity, standardization and conformity." Guarding against conformity is perhaps the one thing that the United States, with its patchwork quilt of day care, doesn't have to worry about.

EILEEN KEERDOJA with DAVID BROWN in Stockholm sudden he's speaking English all the time'." Many employers report that having a day-care facility helps them recruit and keep workers, especially the minority-group members and women who may be the targets of affirmative-action hiring programs. Intermedics, Inc., a manufacturer of medical equipment based in Angleton, Texas, says it has saved more than $2 million in reduced turnover costs since it opened its own day-care center in 1979.

Many small firms cannot afford their own facilities. But in New York City, industry, labor and local government have produced an unusual collaboration. The Chinatown Garment Industry Day Care Center serves an area on the Lower East Side of Manhattan in which some 500 small clothing factories employ about 25,000 women. The manufacturers' association, the city and the International Ladies Garment Workers Union each contributed a third of the $300,000 first-year cost. The center cares for about 75 preschool children whose parents pay $5 to $85 a week, depending on their income. Most of the families arrived from mainland China within the past few years, and many parents still cannot speak English. Teachers at the center make a point of speaking to the children in both English and Chinese. "We want them to keep their Chinese so they can speak to their parents," says head teacher Ann Eng. The center has been well received. When it opened last year, there were 200 applicants, and the 75 places had to be filled by lottery.

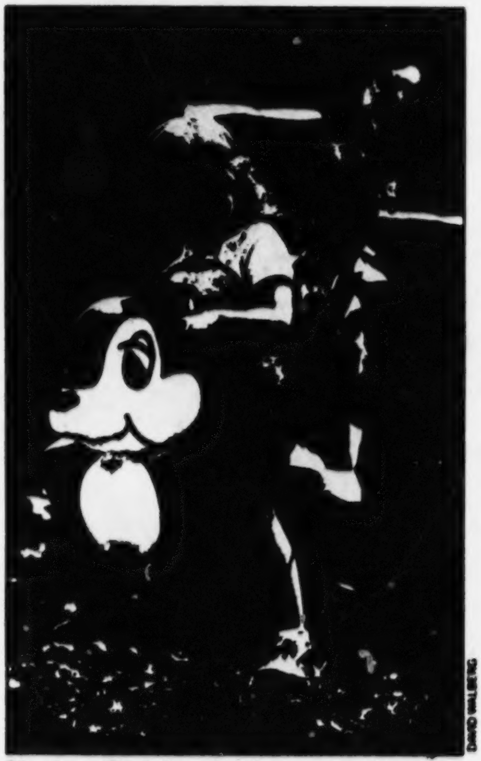
Questions: Locating good day care anywhere is equally chancy. "Child care is a sellers' market," says Joan Emerson, a San Francisco counselor who helps families place their children. "Parents tend to be desperate, and that is the basic thing that leads to low-quality care and child abuse." Day care in whatever form is supposed to look after children, not substitute for parents or take over their responsibilities. "Once you have found a care-giver, you are relieved, you think you can sit back," says Siegel. "But child care is like a used car; once you find it, you have to keep fixing it." In part because of the sex-abuse scandals, parents are beginning to pay more attention to the quality of day care. "People used to ask only two questions—is there space, and how much does it cost?" says Thomas C. Kermes, director of a model day-care center at Mt. Sinai Medical Center in Miami Beach. "Only recently have people begun asking, 'What are you going to do with my kids?'" That, at last, is the right question for a nation in which day care has become a basic family need.

RUSSELL WATSON with VINCENT COPPOLA in Atlanta, PENELOPE WANG in Boston, RON MOREAU in Miami, JEFF B. COPELAND in Denver, DIANE M. CARDWELL in Chicago, DIANNE H. McDONALD in New York, RICHARD SANDZA in San Francisco, TRACEY L. ROBINSON in Detroit, BARBARA BURGOWER in Houston, ELIZABETH BAILEY in Los Angeles and bureau reports

Five Steps to Good Day Care

What should a day-care parent look for? As Dr. Joyce McCalla, director of child-care services for Dade County, Fla., puts it, "You can't park the kids the way you park a car—in any place that has space." Some of the things to look for are obvious—clean, comfortable quarters, a respectable staff, good food, reasonable safety precautions and regular naps. Beyond that, child-care experts generally tell parents to look for the following criteria:

■ **A Stable Staff.** Research shows that children do best when they are cared for by the same people consistently; frequent staff changes make day-care children feel insecure. The best facilities have relatively little turnover in personnel, and staff members are assigned to specific children or groups of children. Ideally, people working in a day-care center should have specialized training in fields such as child development or psychology.



Playtime: 'Early learning is not where it's at'

DAVID WALBERG

■ **Small Groups.** Exactly how small the group should be depends on the age of the child. Infants require the most care and the most stimulation from adults. Preschoolers three and up tend to thrive in somewhat larger groups because they are more independent of adults and spend more of their time playing with other kids. Child-care experts quibble endlessly over the proper staff-to-child ratios for different age groups. One set of federal guidelines recommends that day-care centers provide a ratio of 1 to 3 for infants, 1 to 4 for two-year-olds and 1 to 8 for children from three to six. For home-care facilities, the recommended ratios are 1 to 5 for children under two and 1 to 6 for kids from two to six.

■ **The Right Kind of Attention.** "The appropriate kinds of day care for young children ought to be judged by what is important for the child's development," University of Virginia psychologist Sandra Scarr writes in a book that will be published this November ("Mother Care/Other Care." *286 pages. Basic Books. $16.95).* "Under-threes need close attention from adults, who coo responsively to the four-month-olds, name objects for the 12-month-olds and describe the behavior of zoo animals to the two-year-olds." Scarr says that preschoolers over the age of three "need adults as well. But they also profit from exchanges with other children and from more formal instruction."

■ **The Right Activities.** But preschool children don't need to be immersed in academic subjects. "Early learning is not where it's at," says Dr. T. Berry Brazelton, chief of child development at Children's Hospital in Boston. "Children have too many things to learn about themselves first." At the Buckle My Shoe Nursery School in New York City, toddlers get a grip on the alphabet by learning the initials of their own names. And in order to develop a sense of what it means to live in a neighborhood, they are taken on walking tours—roped together for safety, like tiny mountaineers—to visit shops or the firehouse or other local landmarks.

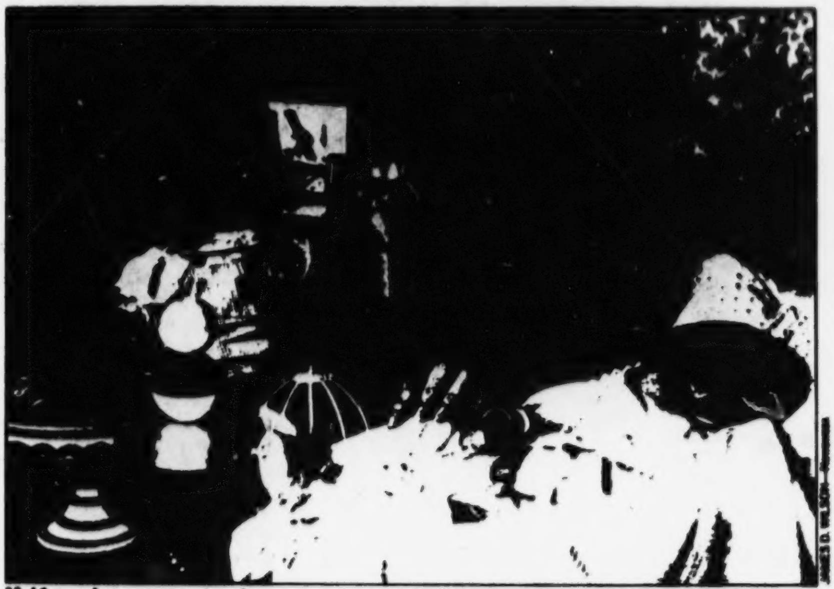
■ **A Role for Parents.** Buckle My Shoe holds workshops for parents in order to give them background information on child development. Any kind of day-care facility should welcome parental involvement. And parents should be wary of centers that don't allow unannounced visits or won't give out the names and phone numbers of other people who have children enrolled.

RUSSELL WATSON with bureau reports

At Home by Choice

Marge Helfet always was a professional. Brought up in private schools in Connecticut, she attended Trinity College in Hartford and signed on with investment bankers Morgan Stanley & Co. Neither marriage nor the birth of her daughter in 1982 slowed her career as a bond seller in the San Francisco office she helped establish. But last December, after 10 years on the up escalator, she quit. "I thought I could do absolutely everything," she says. "I had to admit I couldn't. Something had to give." Last month, at 31, Helfet gave birth to her second child, a son, and retired any plans to return to work for at least five years. "I figured there are four parts to every marriage," she says, "your career, your husband's career, your married life and your child's life. And I figured out you could only do three at once."

Fear that the grass is greener on the mother's side of the fence haunts many modern career women, and those who can afford to, like Helfet, have begun to question the necessity of work outside the home. This is no renaissance of '50s-style homebodies. Most still work, including nearly half of those with children 12 months or younger. But stay-at-home mothers are true believers in having it all; they have merely decided not to have it all at the same time. "These women have proved their mettle by establishing careers and earning an income," says Elizabeth Crow, editor of Parents Magazine. "Now they want the joys of being a mother."



Helfet at home pursuing her new career: 'I had to admit I couldn't do everything'

With day care still an issue, some feminists regard the rear-guard movement to motherhood as subversive. But motherhood advocates insist theirs is a personal, not a political, choice. "I had my consciousness raised along with everyone else," says Linda Burton, who left a public-relations job with the Public Broadcasting System to stay home with her two young boys. "I paid my left-wing dues." She is a founder of Mothers at Home, a small group that publishes a newsletter for 3,000 subscribers. The group also lobbies the federal government for financial incentives to nonworking mothers, including direct stipends for women who lack financial security. "The ability to raise your own children should not be a matter of luck," Burton says.

In fact, relatively few women can afford the luxury of at-home motherhood. "Mothers work because they have to, not because it is fashionable," says Rep. George Miller of California, a chief congressional advocate of day care. "This is not quiche and white wine." Not working, however, is becoming fashionable for the latest professional mothers, who tend to have husbands with well-paying jobs. For them, child rearing is a form of freedom, a fresh challenge. "It's the same as changing careers," says Cathy Swaby, a former nutritionist in suburban New York who finds child rearing "fulfilling."

Ambitions: Not surprisingly, such mothers bring the same determination and competitiveness to raising children as they did to their careers. "I had to be the best when I was working," says former Washington Post reporter Sally Quinn, who feels the same way about mothering. Like George Washington University sociologist Amitai Etzioni, they scoff at the great rationalization of spending limited "quality time" with their children. "There's no way to raise children on the quick," says Etzioni. Instead, they lavish the time and devotion on their offspring that they once gave to advertising accounts or legal cases. Nancy Ward, for example, left her job as a New York City tax researcher and now spends her days accompanying her daughter Nelly to music, dance and art classes and reading "Blueberries for Sal" aloud in Central Park. Helfet has channeled her ambitions into the project of creating "a very healthy family, a happy environment and a relaxed atmosphere, with four independent children who would respect my decision to return to work."

Actually, some haven't stopped working altogether. "I think it would be impossible for a woman who has had a career to totally give up work and stay fulfilled," says Quinn, who is writing a novel. Deborah Fallows, a former Georgetown University administrator and wife of writer James Fallows, has spent part of her stint as a full-time mother writing a book on being a full-time mother. And Houston accountant Lee Anderson, who is "absolutely dedicated to raising my child," still keeps some clients on the side. "When people ask me what I do," she says, "I try to say, 'I'm-a-mother-and-I-have-an-accounting-practice' all in one breath." In such cases, motherhood can create an opportunity for more flexible working arrangements that many women—and men—desire after years of constant striving. Five years or so at the playground can be a revealing sabbatical. "I would never have broken with [my old job] without having a child," says Anderson. "But now I see how under stress I was."

Stress does not exist only in the workplace. Even the most devoted mothers need some time off occasionally—and so do their kids. Former preschool teacher Judy King of South Weymouth, Mass., notes with satisfaction that her two oldest children, the ones she left in day care while she spent her days with other women's children, are more outgoing and independent than her younger two. One even likes vegetables, "because the center cared about nutrition and exposed her to different things," King says. University of Virginia child-development expert Sandra Scarr believes that parents should take advantage of day care to some extent whether they work or not. "Some people will tell you that a mother and child have this 'symbiotic relationship' that shouldn't be disrupted for even a part of the day," she says. "I can't think of anything more depressing."

DENNIS A. WILLIAMS with JOHN HARRIS in Washington,
AMY WALLACE in San Francisco, DEBORAH BROWN
in New York and PENELOPE WANG in Boston

THE COST OF CHILD CARE

BY OLIVIA SCHIEFFELIN NORDBERG

Working mothers pay an average of $53 a week for 40 hours of care for their youngest child. Half consider their child care expenses to be reasonable. Another quarter of women say, "It costs a fortune, but it's worth it." Single mothers are more likely than married women to think that what they are paying is "a terrible burden," but they feel they have no other options.

Such are the broad results of WORKING MOTHER's survey in the September 1984 issue, but a closer look at both the thousands of questionnaires returned and the hundreds of accompanying letters reveals an enormous depth and range of feelings about child care arrangements, their cost, the difficulty of finding care, and the relation of the expense to women's paychecks.

WHO ANSWERED THE SURVEY?

◆ The typical respondent is married (78 percent), between 25 and 34 years old (73 percent), and working full time (90 percent).

◆ Almost two thirds (61 percent) have a two-year-old or younger child.

◆ More than three quarters of the women surveyed have attended college or hold a college degree, including nearly one fifth with a graduate degree.

◆ The women surveyed earned in 1983 an average pretax salary of $18,600, or, at rough estimate, take-home pay of $15,000.

◆ Fifteen percent of the women made between $20,000 and $24,999, and 23 percent grossed $25,000 or more.

◆ Their average total family income, before taxes, was $40,000.

The most striking theme of the respondents' letters is that child care is not perceived as a *family* expense, like the mortgage or utilities, but as the *mother's* expense, to be measured against *her* take-home pay. This is so despite the fact that almost eight out of 10 of the women are married.

"I spend approximately 30 percent of my earnings on day care," a North Dakota woman writes.

"The children's sitter receives $21 a day for the two of them . . . I can't imagine anyone doing it for less, even though it costs me over 40 percent of my net pay," another woman, working part time, writes.

"Many weeks the babysitter ends up taking home more than I do," says another mother.

Child care, it appears, is nearly always a mother's responsibility, and if she goes to work, her automatic inner calculator deducts the child care bill from *her* salary. It is a distinctly atypical mother who writes, "Child care takes up almost one fourth of my husband's and my take-home pay."

Overall, half of the youngest children of respondents are being cared for in family day care homes or by babysitters who care for the child in their own homes. For children under three, family day care is decidedly the norm. Among the threes and fours, group care—nursery schools, day care centers or preschools—begins to take over.

While the cost and the payment rules for group care are usually spelled out in detail, this is often not so with family day care providers, and many women who wrote in have mixed feelings about the fee they pay and the low income of the provider. "I feel that, while I can hardly pay more for day care, our day care provider is worth much more," says one mother.

Although three quarters of the women report that they claimed the child care tax credit in 1983, the majority of those who didn't claim the credit passed it up because the caretaker was not declaring her income. Many women sympathized, and recognized that caregivers are poorly paid ("It's a steal," says one respondent), but mothers nevertheless resent not being able to claim the credit ("If everyone paid her fair share, the burden would be less for everyone else," writes another). But, above all, women don't want to rock the boat. As one mother put it, "I won't take the child care credit because I just won't risk losing [my sitter]."

Among those who did claim the credit, the average amount of their tax saving was $429, a sum that most women who wrote in consider so paltry in relation to their expenses as to amount to a federal insult to working mothers.

More than half of the mothers surveyed have at least two children needing care, and are paying an average of $70 a week, compared to $53 a week for one child. "If I had more than one child," writes one reader, "I couldn't afford to work!"

A look in more detail at the survey findings and the letters gives a clearer picture of mothers' perception that they are between a rock and a hard place. (See "In Their Own Words" in this issue for a sam-

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pling of the letters that accompanied many of the questionnaires.)

Costs For One

The cost of child care for working mothers depends on the type of care they find for their child and that, in turn, varies with the child's age. For example, 56 percent of fours and fives are in group care but only 18 percent of infants and toddlers up to 24 months. ("Finding group care for an infant is like looking for a needle in a haystack," writes one mother.) Infants and toddlers are in family day care (43 percent) or with their own sitter (28 percent). Thus there is a considerable range in cost around the national average of $53 for approximately 40 hours' care per week. The average price for the same time in a family day care home is $46; for group care it is $53; for a babysitter in the child's home, caring for that child only, the cost is $103.

"I know I have a real bargain!" writes a mother of a two-year-old in Missouri, at the low end of the cost spectrum. "A licensed day care provider who charges only $4 per day and serves meals such as fried chicken, roast beef and all the trimmings. The fee also includes breakfast and a snack."

At the other extreme is a bank vice president in New York City with an eight-month-old. This mother writes, "In addition to paying $200 a week, Social Security, and $10 for carfare, we have started paying Blue Cross/Blue Shield for our babysitter; she would have left us otherwise." Although the banker's family income is over $50,000, she reckons her costs against her salary alone (over $25,000). "At the end of the week, after taxes and babysitter," she continues, "I come home with $200. It just doesn't seem to make sense. I'm now questioning the worth of working as I do for the 'net' net take-home and losing time with my daughter."

Care For Two

Care for two children obviously costs more than care for one, often twice as much, though not always. The national average for more than one child is $70 a week, but the range is vast, and mothers who can barely afford care for one child make serious compromises in their lives when they have more than one.

SITTERS AND SICK DAYS

"There is one question that I have to ask," writes a mother from Twin Lake, Michigan, on a topic raised by many readers. "What do other women do about vacation time, sick days and days off in regard to paying their babysitter? I feel guilty when I get paid for a sick day or vacation day but do not pay my babysitter for that day as she does not have the baby. I think that I should pay her for a day off if I am being paid for that day off, but my husband disagrees. What do other women do?"

There is no simple answer. Other women do everything under the sun. There appears to be no consensus.

"Being a single parent with limited funds and little or no child support from my ex, I resent having to pay, especially in-home caretakers, for holidays and sick days. In the case of child care I don't think pay without services rendered is fair," writes a mother from Minneapolis. "If you're home with a sick child and not getting paid at work, why should you have to pay your babysitter while you take care of your child? I feel that day care providers are getting carried away with what they expect from parents in return for caring for their child. Next they'll be asking for benefits like insurance and profit sharing."

"I do not pay on days when my son doesn't go to the sitter," writes another Michigan woman. "On days when I take him late or come to get him early, I pay only for the hours he is actually there." She also points out that her babysitter, a mother of two who is currently putting her husband through college and takes care of 14 children from dawn until midnight, "barely gets by."

Some sitters seem to invite poor remuneration. "When the kids are at our sitter's home less than the average five days a week," writes an Air Force mother, "she wants us to pay less. But I know that if the kids are there 80 hours a week, she won't take extra."

"I have a saint for a caregiver," writes a Georgia mother. "She charges me $40 a week for two children—a three-and-a-half-year-old and a one-year-old . . . I have to make her take extra money for longer hours, and she argues that I shouldn't pay her in full if one of the two children misses a day."

A North Carolina mother speaks for both sides when she observes of the staff and the parents in her child's licensed church-school center, "The ladies are caring, poorly paid, no medical, no retirement . . . a shame! They deserve more. But half the children have siblings there too, and for many single-parent families, $30 a week is comfortable."

Writes a woman in Fullerton, California, making between $15,000 and $19,999 and paying $2,650 a year for her two-year-old's family day care home, "When you really stop to think how much the caregiver is making per hour—well, it's not much."

A Napa, California, mother of a one-year-old in family day care says, "To maintain a good, trusting relationship and a good child care situation, I'm willing to show my provider I value her and her profession. I do that by paying for sick days, giving paid vacation days and generally respecting her business needs."

"We're expecting another child in the spring," writes a New Hampshire woman whose two-year-old daughter is in preschool for $70 a week, "and I will probably quit teaching and try to put together a 'package' of employment (perhaps including babysitting) to pay the mortgage. I simply don't make enough money to have two kids in day care."

A family day care provider will almost always offer a lower rate for the second of two children, so mothers, often reluctantly, leave a three-year-old with her along with the new baby, even though they would prefer to have the older child in group care. Day care centers and preschools also usually make some concessions for two children, but since their overall price is higher and most of them don't offer infant care, a mother of a baby and a preschooler is likely to leave both with the family day care provider.

"Since our children are three years apart, the best type of care for each is different," writes a Wisconsin woman. "But to have them taken care of in two different places would cost at least $100 to $120 a week, compared with the $75 we now pay."

"It's sad that I can't afford the best for the kids," writes a mother of three; she would like to have the two older ones in a day care center instead of a family day care home, "but it's life."

"I have purposely planned my family so that I won't have two children in day care at once," writes a Cincinnati woman who has one child.

Is It Worthwhile?

Since most of the women think of their true income from working as take-home pay minus child care costs, many working mothers inevitably pose the question, "Is it worth it?" With some exceptions and for varying reasons, the answer seems to be "yes."

For single mothers, of course, the conclusion is clear. A divorced mother from Levittown, New York, who has received no child support in three years, writes that she spends two thirds of her less than $10,000 salary on child care; she checked on the questionnaire, "It's a terrible burden, but I have no other options."

For married women, the reasons for feeling that working is worthwhile, no matter what the cost of child care, are more complex. Many who say that they want to keep working to protect their investment in their own career agree with the survey statement, "It costs a fortune, but it's worth it."

A woman with a graduate degree, working as a consultant, spends 100 percent of what she earns on child care. "It's worth it, even if I only break even, to keep my hand in," she says.

"I sometimes feel as if I'm paying just to keep active in my field," says a Berkeley, California, woman with a graduate degree who is working part time.

"My own personal rule of thumb," writes a woman who spends over $150 a week, "is that as long as I am paying less than half of my net take-home pay for child care, it pays for me to work."

Over and over again in their letters, women speak of the percentage by which their salary is diminished by the cost of child care; they seldom note the extent to which their salary, even after child care, *augments* the family income. Roughly, for all the women who replied to the survey, even those with two or more children, more than half of their net salary (after child care) is *added* to the household's income. Presumably this contributes to such *family* expenses as the mortgage and food. "We still have the additional income which we would not have were I not working," writes one of the very few mothers who perceives the issue as a family one.

Single Mothers

While, by and large, half of the women feel their child care expenses are reasonable, single mothers are far less likely than married mothers to agree: only 35 percent of singles compared to 55 percent of married women. By contrast, 32 percent of the singles, compared with only 9 percent of the married women, feel the expenses are "a terrible burden, but I have no other options."

The reason is obvious. Single mothers pay just about the same amount per week for their child care arrangement as married women ($52 versus $54), even though total family income averages $25,200 for the singles, compared with $43,900 for the married respondents.

The single women earn an average salary of $16,500 compared with $19,200 for the married. These incomes, in turn, are a reflection of the somewhat lower level of education of the singles compared with that of the married mothers, half of whom have graduated from college versus a third of the unmarried.

One irony to emerge from the letters is that while very few married women mention expecting or receiving help on the child care front from their husbands, single mothers imagine such marital cooperation to be the norm among married women and envy them for it.

In other respects, married and single mothers are quite alike. They are equally likely to be working full time, and they claimed the child care tax credit to the same degree. The one other distinction between them relates to their children. Single mothers tend to have only one child needing care (55 percent compared with 44 percent of married women) and that child tends to be older than the child of married respondents. For example, only 36 percent of the single mothers have a child two or under, whereas 68 percent of the married women do.

"Although I have excellent caregivers, it does cost a fortune," writes a Massachusetts single mother earning in the range of $10,000 to $14,999. "Because of the money that I spend on child care I never seem to get ahead. I am in nursing school full time and work as a waitress four nights a week. Because of the $150 a week I spend on child care, my daughter and I do without a lot of the 'special things,' and many a week goes by with little food."

"Luck Through Desperation"

Although most women wrote about their own particular situation, some had thoughts of a more general nature on the issue.

"Affordable and safe child care availa-

ble to every family that needs it should be a national priority. It is not merely a 'woman's issue,'" writes a San Francisco mother. "I sometimes get the feeling that the critical need for quality child care in this country is being ignored by our elected officials because they are waiting for us to return to our homes in the suburbs to raise our children (à la post-World War II). Of course, even if we women found this idea attractive, it is no longer feasible economically."

"The cost of child care needs to be considered in relation to the family, not to the absence of the mother while working," writes a Chicago woman. "Your survey only perpetuates the notion that mothers are primarily responsible, not fathers, and that the cost of child care is due to mothers working. It is also due to fathers working who are then not available to care for their own children."

A woman in Washington, D.C., making between $15,000 and $19,999 and paying a day care center over $2,100 a year states, "I realize that I have been very fortunate in the stability and quality of care my son has received. But much of it has been luck achieved through desperation. This is very sad. There should be a better support system in this country than happenstance."

"I am now blessed with a wonderful family day care home where my cost is reasonable, hours are negotiable and my children are happy, *well cared for and loved* . . . these factors far outweigh cost," writes a Pennsylvania mother, on a theme expressed by many. "My heart is with all mothers who must choose child care based solely on cost."

And a Connecticut woman says explicitly what numbers of others imply: "I hope that this has changed by the time my daughter becomes a mother." ■

WHO CLAIMED THE TAX CREDIT?

Three quarters of the survey sample claimed the credit for child care expenses on their 1983 income-tax return. "I'd be a dope if I didn't!" says one woman.

Mothers with children enrolled in group care are more likely (88 percent) to take advantage of the credit than are mothers of children who stay with a sitter (72 percent), whether in family day care or in an individual arrangement.

This difference reflects the predominant reason given by mothers who did *not* claim the credit. Six out of 10 mothers specifying reasons for ignoring the tax credit state, "The babysitter prefers that I don't declare it."

The letters indicate a mix of feelings about this subject. On the one hand, mothers resent the underground economy; on the other hand, many are aware that they're paying very little and that the babysitter really can't manage on less. Since mothers do not want to switch their sitter still another time, they go along with her preference, even though this means that they cannot reduce their own taxes.

"My sitter prefers that I not report her earnings, as she is part of the 'underground economy,'" writes a mother from Ohio. "I wish there were some way to equalize this so she would not be penalized and I could claim all the child care credit I am entitled to. Please do not use my name; I don't want my sitter to be audited. She really is good with the children and worth more than she asks."

"She is very inexpensive but will take only cash," says a second woman, of her one-year-old's sitter. "She will keep my son as late as I need, overnight if necessary, and won't take any extra money . . . Since she is $15 a week cheaper than any sitter I've ever had before, it's certainly worth it."

Other reasons for not claiming the credit were given. One in five readers not claiming feel their taxes are too low to make it worthwhile, and a smaller proportion didn't know the credit existed. A still smaller group (5 percent) says simply, "It was too much trouble to figure out the form."

Of the three quarters who claimed the credit for child care expenses on their 1983 tax return, the largest group (29 percent) reduced their taxes by $200 to $399. Almost one fifth knocked off $400 to $599. The average 1983 tax reduction was $429.

Many readers feel strongly that the credit is far too low.

"I would like to have a bigger tax break!" writes a divorced woman from Oregon. "This year I will pay $2,500 for child care and get a $300 tax break for it. Child care is a necessity to me; since I am in the 35 percent tax bracket, how about a 35 percent tax break?"

"I feel we should be able to deduct more of the cost of child care for tax purposes," writes a part-time worker, the mother of two. "It doesn't seem right for businessmen to be able to deduct the cost of lunch when I can't deduct more than 20 percent of the vital cost of child care."

"The tax credit for professional/executive women with good salaries should be higher," writes a mother in Bayside, New York. "Another example of 'penalty for success'!"

A married woman from Louisiana sums up the feeling of many readers: "The federal government should really pull its head out of the sand and realize that if women pulled out of the work force, the country's economy would grind to a halt!"

A FEW SIMPLE HOUSE RULES

1. Keep the door locked when you are in the house.
2. Always answer the telephone or door bell.
3. Don't allow anyone inside the door unless you have your parent's permission for that person to be inside your house.
4. Keep conversation very brief.
5. Do not say that you are alone. That is nobody's business. Say your parent is busy and you will tell them of the call or visit. Write down the name and number of the caller or visitor. Hang up or leave the door.
6. If you are allowed to be with friends when your parent is away, choose them carefully. Never allow them to do things in your home that are forbidden by your parent.
7. If you come home and a door is open, a window is broken, or you are suspicious that a person might be there, do not enter the house. Go to a neighbor's house and call the police. Be sure to give your address completely and clearly. If you don't, they can't find you.

IMPORTANT TELEPHONE NUMBERS

PARENT(s): Number(s) where parent(s) can be reached away from home

____

____

ALTERNATIVES: Numbers of friends, relatives, neighbors when parent(s) cannot be reached

____

____

____

FIRE DEPT. ____________________

POLICE DEPT. ____________________

POISON CONTROL CENTER ____________________

AMBULANCE ____________________

DOCTOR ____________________

GAS CO. ____________________

ELECTRIC CO. ____________________

TELEPHONE CO. ____________________

TAXI SERVICE ____________________

OTHER IMPORTANT PHONE NUMBERS ____________________

____

____

Reprinted from Better Homes and Gardens magazine

PARENTING

Dan Kaercher

When Your Child Has to Be HOME ALONE

No longer does every Johnny and Judy scurry home from school straight into Mom's loving arms. The reality for millions of American youngsters these days is several hours alone with just the TV set for comfort.

Eight-year-old Andy is home alone after school watching TV when the doorbell rings. He looks through a peephole and sees a man he doesn't recognize. There isn't time to call Mom at work to ask what to do. Should he answer? Shout through the door? Hide?

With far more working mothers and more single-parent families, it's becoming the norm for school-age children to spend much of their weekdays unsupervised at home. Even if your child isn't a "latchkey kid," you've probably experienced the insecurity of having to leave your youngster alone for varying periods while you run an errand or tend to an emergency. What precautions can you take?

Abandonment vs. learning experience

One survey found that some latchkey children become fearful and anxious when left alone with too little preparation or at too young an age (some say 6, some say 10, depending on the child's individual development). But another study discovered that latchkey children can thrive on the experience and benefit from the time they spend alone.

How can you make sure that your child is one of those who grows from the experience? We talked to experts as well as parents and got these tips:

1. Key-keeping matters. It may sound obvious, but make sure your child has a smooth-working key. Make arrangements with a dependable neighbor to keep a spare. Tell your youngster to keep the key hidden and not to discuss the fact that he'll be home alone.

2. Establish trust. Draw up a written agreement with your child that specifies what he can or can't do while home alone. Spell out who can visit and who can't, and if he can play outside. Hold your child accountable for the time you are away.

3. Encourage self-reliance. All children should know the basics about taking care of themselves—making peanut butter sandwiches, using a first-aid kit, operating the dishwasher, and dressing appropriately.

4. Safety rules. Walk through the escape route from each room. Show your child how to use a fire extinguisher. Have a first-aid kit within easy reach.

5. Emergency numbers. Clip and post near or on the telephone these numbers: doctor, poison center, fire, police, and your work number, as well as those of a few relatives and/or neighbors.

6. The telephone lifeline. Make sure children understand that the telephone is not a plaything. Consider adding the "call waiting" option so you can always get through.

7. Organize activities. Make sure some of the after-school time is put to constructive use—homework, chores, caring for pets, and so forth. Don't let TV become the baby sitter.

8. Answering the door. Should children answer when a stranger knocks? The traditional response is "No." But parents in Columbia, Maryland, discovered that burglars were breaking into homes when there was no answer. The best solution may be to equip your front door with a child-sized peephole. Then tell your child to respond by saying, "My parents can't come to the door now"—anything but "My parents aren't home."

9. Stay organized. Granted, it can be difficult, but plan ahead so that those first hectic moments after you arrive home can be as tension-free as possible. Plan ahead for transportation to after-school events.

10. Utilize community resources. Many schools and Y's have new programs for latchkey children, before and after school. Or see if your area has a "warmline" number children can call after school in case of emergency or just to talk. For more advice, read *The Handbook for Latchkey Children and Their Parents* (Lynette and Thomas Long, Arbor House, $7.95).

Photograph: Hopkins Associates

—With Sally Reed

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THE NEW LATCHKEY KIDS

WHAT CHILDREN DO AFTER SCHOOL

Far from being lonely and miserable, middle-class children who care for themselves after school are happy and comfortable with their arrangements. That's the surprising finding of a nationwide survey of 709 youngsters, ages six to 14.

The answers to a questionnaire in WORKING MOTHER reveal that practically no six- or seven-year-olds in these families take care of themselves after school. But one third of the eight-year-olds do, as well as over half of the nine-year-olds and close to 70 percent of the 10-year-olds. (Some of the two older groups may also care for a younger brother or sister.) Their feelings about staying alone do not resemble the usual picture of the despondent "latchkey kid." These youngsters feel capable and independent at a very early age. Between the ages of eight and nine they are already expressing a sense of self-sufficiency and a desire to be on their own. By the time the children are nine, they are champing at the bit to be free of their day care arrangement—if they still have one.

Almost all of the kids have a working mother (91 percent). On average, those children who take care of themselves (a clear majority of the sample) are alone for two hours or less. They spend this time watching TV, snacking, feeding the dog and such and doing their homework. Whether this kind of unstructured, unsupervised afternoon is good for kids or not, they claim they like it—except for the homework.

Most of the kids who replied live in a house rather than a big-city apartment. Overall, the youngsters feel safe in their suburban settings, and the study results really don't speak to the possible problems of inner-city living or those of very young children.

A closer look at the results gives a more complete picture.

While most of the kids feel at ease without their mother at home, the youngest group voiced other feelings. The sixes and sevens who answered the questionnaire are content, by and large, to be with a sitter or in a day care arrangement after school but would prefer to have their mother around. The majority of these little ones agree with the six-year-old girl from Wanaque, New Jersey, who, in response to the question, "What is the best thing about your afternoons?" printed, "SEE MY MOMMY" three lines high. Then there was the young boy from Colorado Springs, who described the worst thing about his afternoons like this: "Mommy is not home yet."

However, the younger ones still look forward to "doing projects at day care," "riding bikes," and "going out to play," as they wrote in their comments. When they're in kindergarten and first or second grade, these kids accept the routine of a caretaker.

By the time they are eight, some of the children have a different outlook. Two thirds of the eight-year-olds stay with a sitter or older sibling after school and most are satisfied with their arrangement. A large group, though, are starting to feel a little closed in. Some wrote that they'd rather stay home by themselves than go to a sitter's or day care center. An eight-year-old girl from Northwood, New Hampshire, complained because she had to go to a sitter. Even at this young age, many kids think they are capable of being on their own.

A triumphant eight-year-old from Oregon, who said she is never afraid to stay alone, enclosed a letter to explain how she learned to take care of herself:

"For the last two years I walked to a family friend's house after school. This summer our friend and my parents worked with me on coming home after school by myself. We practiced how to lock and unlock the door, make phone

BY ANDREA I. BURTMAN

(continued)

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"WHO USUALLY TAKES CARE OF YOU AFTER SCHOOL?"

	7 AND UNDER	8	9	10	11	12	13 AND OVER
A sitter	35%	21%	15%	9%	3%	2%	1%
My older brother or sister	5%	18%	9%	6%	2%	4%	0
Another relative	15%	12%	7%	6%	3%	3%	3%
Nobody, I take care of myself	6%	33%	38%	57%	52%	55%	67%
Nobody, I take care of myself and my younger brother or sister	0	0	15%	10%	30%	21%	29%
Other (Such as the Y, day care programs or staying with a parent or stepparent)	39%	16%	16%	12%	10%	15%	0
TOTALS	100%	100%	100%	100%	100%	100%	100%

Source: Wid Survey, "What Kids Do After School," October 1983

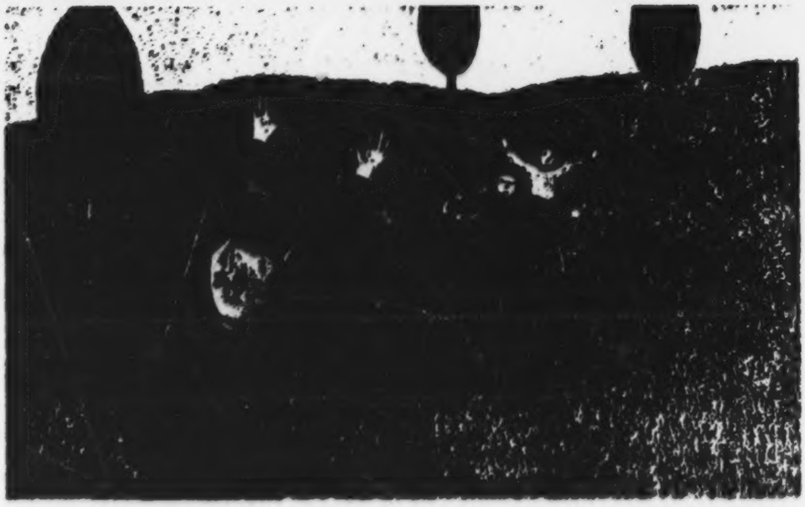
(continued)

calls and do chores. I usually have a snack waiting for me. I am not allowed company when my parents are not at home." Although she also attends dance and gymnastics classes, the best thing about her afternoons is when "I am by myself and can watch TV."

Many nine- and 10-year-olds echoed the thoughts of a Flint, Michigan, girl who said, "The best thing about being home alone is that I don't have a babysitter. Now I am my own responsibility." By this age the youngsters put a priority on privacy and cherish the hours between three and five p.m. as the only time they can call their own. "The best thing about my afternoons is that there is nobody home to disturb me," wrote a 10-year-old girl from New Jersey. These kids are a self-assured bunch; after a hard day's work, at school, they like nothing better than to come home, have a snack, relax, watch TV or play outdoors and, in the best of all possible worlds, have a friend by their side. They certainly feel that they can handle any responsibilities they have. What often bugs them is being saddled with a younger brother or sister who is a "nuisance," or an older one who hassles them or bosses them around.

None of the kids spends inordinate amounts of time without a grownup around. The largest group of children are by themselves for two hours or less. For the eight-year-olds, the time alone is likely to be an hour at the most.

Whatever the age of the child, that "solitude," as one boy put it, can be the best part of the afternoon. These kids, as a whole, are not complaining because no one is home to give them a snack or help them with their homework. Nor are they worried, in most cases, about being on their own for a little while. Just over 40 percent of all the youngsters said that they *never* mind being alone, while a quarter said that they sometimes mind. Less than 4 percent responded that they always mind.



Paul Yalowitz

None of the children is totally out of touch with some adult. All have someone to call if they have a question or need help, and over half said that they would call their mother at work if a problem arose. About one third of the kids routinely call a parent to check in when they arrive home.

Playing outdoors and watching TV are favorite pastimes in the afternoon hours. Quite often youngsters mentioned that being able to watch what they want to on TV is a high point of independence. In fact, the older crowd specifically mentioned which soap operas they prefer. A few children seek the companionship of a good book. "It's nice and quiet, so I can read in peace," was one eight-year-old's comment. A nine-year-old boy has a similar preference—"Reading is the best part of my afternoon," he wrote.

The point that the kids agree on with startling unanimity is their dislike of homework. When asked, "What is the worst thing about your afternoons?" an incredible number simply wrote "HOMEWORK" in big letters. The "best thing," according to some, is being done with their studying so they could do other things. The dream of dreams is not to have any schoolwork at all in the afternoons. That doesn't mean the kids don't do any, though. In fact, 70 percent said they study in the afternoon.

Many of the kids don't care for doing chores, and almost half said they have some household work to do when they get home. The tasks that put a damper on what they feel should be their leisure time are: "emptying the garbage cans," "doing the dishes," "cleaning my room," "rounding up the dog," "shining my shoes," "emptying the dishwasher" and even, as one nine-year-old girl from Osawatomie, Kansas, explained, "doing my animal chores such as feeding the horses and the goats." Well, at least the kids are pitching in, if not with a smile.

Some of the group seem to have an understanding of why they have to help. An 11-year-old California girl wrote, "Sometimes I have to do chores. But I do know that my mommy can't do them all herself." An eight-year-old boy, who obviously took great pains to write neatly, feels differently. He said, "I'm not trying to be lazy, but sometimes my chores bother me because I'm in the middle of something else I want to do."

Many of the kids have some scheduled activities a couple of days a week—sports practice, a club such as Scouts, or an art, music or dance class. Such activities, when scheduled in moderation, are very important to the kids. While a handful complained about not having enough free time, most kids wrote that some of their favorite things were soccer practice, or clarinet lessons, or dance class. Slightly over one third of the youngsters wish they had more activities. "I don't do much after school, but I wish I did. Our school doesn't have many activities," wrote a 12-year-old girl from Lyndonville, Vermont. One thing they don't want to do though, is *stay in school* and play. Fewer than 15 percent think that's a good idea.

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THE NEW LATCHKEY KIDS

(continued from page 80)

However many clubs or athletic groups the kids are part of, the activity they like best is being with friends. About 60 percent said they'd like to spend more time with friends, even though most of them already spend some afternoons with kids their own age. Any activity—whether watching TV, riding a bike or roller skating—seems to be a lot more satisfying when a pal joins in. And what the kids do together doesn't have to be a big deal to rate as "the best part of the afternoon."

Here's what a few of them described as the favorite part of their day:

"Sometimes after I get my work done I go down to Jennifer Miller's house" (nine-year-old girl).

"Friends coming over and listening to rock music" (11-year-old boy).

"Playing football with friends" (12-year-old boy).

"Getting to walk home with friends" (eight-year-old girl).

While the kids put a high priority on seeing friends, many youngsters who stay by themselves aren't allowed to go visiting or have other kids over. Although "not having a grownup there to boss me around," as one 12-year-old thinks of it, is considered a privilege by most children,

BROTHERS AND SISTERS TOGETHER (GRRRR...)

If there's one thing the older and younger children have in common, it's having gripes about their brothers and sisters. The big kids don't want to be bothered by the little ones, and the little ones don't like being pushed around by the big ones. Here's what some had to say on the subject:

A 9-YEAR-OLD BOY FROM SAN JOSE, CALIFORNIA:

The best thing about my afternoons is when my older brother is not home. He is 14.

AN 11-YEAR-OLD BOY FROM WATSONVILLE, CALIFORNIA:

When my brother starts to yell and scream, then I yell at him and don't do my homework until after I take care of him.

AN 11-YEAR-OLD GIRL FROM TERRYVILLE, CONNECTICUT:

My sister doesn't listen to me.

A 7-YEAR-OLD GIRL FROM CHICAGO, ILLINOIS:

My brother is torturing me.

AN 11-YEAR-OLD GIRL FROM SACRAMENTO, CALIFORNIA:

The worst thing is, my brother bosses me around and hits me all the time. And he's a year younger than me.

AN 8-YEAR-OLD GIRL FROM CLARKSVILLE, TENNESSEE:

I don't like it when my grownup sisters won't let me watch what I want on TV and when they pick on me and make me mad.

A 12-YEAR-OLD GIRL FROM HOWELL, MICHIGAN:

The worst thing about my afternoons is when my older brother comes in and says "Shut up!" and I don't even say anything.

AN 11-YEAR-OLD GIRL FROM EBEN JUNCTION, MICHIGAN:

My baby brother is a royal brat.

A 13-YEAR-OLD BOY FROM PENSACOLA, FLORIDA:

My brother interrupts me when I do my homework.

A 12-YEAR-OLD GIRL FROM ALBUQUERQUE, NEW MEXICO:

I don't like to have to stay with my little brother since he won't ever behave.

often this setup comes with various limitations that the kids don't like. Because no adult is home to supervise, "We have to stay in the house until Mom or Dad gets home," wrote a 12-year-old from Scottsbluff, Nebraska. A younger boy, who lives in Pennsylvania, said that the best thing about his afternoons is "being independent." The worst? "Sometimes it gets lonely."

Most of the children know what's expected of them and have freedom of choice to plan their afternoons, but within certain bounds. Whether they are obligated to do homework or chores or watch a younger brother or sister, they still feel very much in charge of their own time. A Pittsburgh woman, who wrote a letter about her 12-year-old son, said, "He knows exactly what he is allowed to do and what he is not. He abides by our set of rules. It took awhile to establish the rules, and he tested them, but we are quite proud of the way he adapted. We have absolutely no problems." Her son interpreted the situation in a different light. "I can do what I want to do all the time," he wrote.

As for the younger children who stay with a babysitter or attend day care, few complaints turned up. The woes they mentioned ran from "I don't like walking in the rain to the sitter," to "The worst thing is when my [day care] van is late

THE SOAP'S ON!

Watching television after school ranks highest among favorite afternoon activities, according to the kids who responded to our questionnaire. What they watch, though, may come as a surprise. Of those who mentioned a particular program, most named *General Hospital.* Why is a soap opera whose audience once consisted entirely of housewives now so popular with the school-age crowd? Some kids we spoke with, ranging in age from 10 to 16, had some ideas.

The key to developing a genuine *General Hospital* addiction is the opportunity to watch it every day. The program airs when many kids are arriving home, providing a perfect hourlong break between classes and afternoon chores. "I can't wait to get back," said 15-year-old Lavon, of Penns Grove, New Jersey, who is loath to miss even a minute of the action.

Indeed, kids claim that because of the number of plots and subplots, *General Hospital* demands the strictest continuous attention. Moreover, some of the many story lines are specifically designed to grab young audiences. As 14-year-old Robin, from Louisville, Kentucky, put it, "The show is not just about older people; it's about younger ones and the problems people our age have." She and others often referred to the program's high-school contingent, led by the worthy teenager, Blackie Parrish (played by John Stamos).

From the sets to the stars, *General Hospital* is more vivid to these kids than other daytime dramas. Sixteen-year-old Michael, also from Penns Grove, clearly appreciates a change of scene: "The title is 'General Hospital,' right? But most of the activity is outside the hospital." "It takes place in different countries," said Kelly, 14, a schoolmate. "On other soaps," she also remarked, "you can tell that they're actors. *General Hospital* actors are more realistic."

Certain characters keep kids tuning in every time. Becky, a 13-year-old from Sidney, Ohio, was frank about it: "*General Hospital* is interesting because of cute guys like Blackie."

Other viewers we talked with favor the more mature Luke Spencer (Tony Geary). "Sometimes Luke can be funny, sometimes tough," said Lori, of Fayetteville, West Virginia, adding, "I just like his personality." Twelve-year-old Michele, from Virginia Beach, Virginia, summed up many views: "Luke's a hero." However, the police commissioner, Robert Scorpio (played by Tristan Rogers), is equally popular. And as Shannon, of Saline, Michigan, pointed out, we called at an especially dramatic time in Scorpio's life: "His wife is a hostage, and they say she'll be killed." Was Shannon scared? "No, the kidnappers will get caught," she assured us.

The kids—all but one are girls—generally found the male characters to be more interesting and exciting than the female characters. Ten-year-old Stefanie, of Upton, Massachussetts, had this to say about her two favorite characters: "I liked the way Luke and Holly were together, but they're not involved anymore, so now she's just another main character." Michael, our sole male respondent, had a similar reaction: "Luke is usually the picking me up," to "I don't like what the sitter gives as a snack."

While most kids answered the questionnaire by themselves, mothers often helped the younger ones fill it out and sometimes read the kids' replies. Some interesting contradictions surfaced when mothers realized that they and their children were recalling the same after-school arrangements in totally different ways. Take, for example, the Minnesota mother of a 13-year-old boy. She wrote, "After school he participates daily in track, has soccer three times a week and studies daily for his upcoming bar mitzvah. He usually seeks out friends to play with and is into telephonitis." Seeing

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most exciting part of the show. I don't think there's a heroine. Everybody sort of latches on to Luke." Most of the kids hesitated when asked about a favorite female character. After some thought, 12-year-old Shannon replied that Monica Quartermaine (Leslie Charlson) was admirable since "she's active. She doesn't just sit around." "I like the way Holly [Emma Samms] performs," said Lavon.

Michael admitted that "not that many" of his male friends watch *General Hospital,* but believes that "if they'd seen it a couple of times, they would. They think it's more for a girl." But the guys who do watch can feel as strongly as the girls do about the program. Becky, one of several girls who watches with a brother, said that he is just as faithful a fan as she is—except during basketball season. Michael thinks that the guys who don't watch are missing something special, since "It's not only my favorite soap opera, but my favorite show on TV."

Such a rave review of a daytime drama, from a male teenager no less, is exactly what the creator and executive producer of *General Hospital,* Gloria Monty, has striven for since the show started. On the talk show *Woman to Woman* last November, she discussed her initial aims: "Daytime television was talking down a little to the audience, so we decided to use nighttime technique." This translates, according to Stefanie, into "a lot of action. Fighting sometimes. You know, adventure and things."

Many kids indicated that the choice of *General Hospital* was not initially their own; maternal preference was the guiding light. Stefanie is a case in point. She started to watch around age eight with her mother. By the time her mother went to work, Stefanie was hooked and continued on her own, as did many of her friends. Becky still watches with her mother occasionally, depending on her work schedule.

A passion for *General Hospital* doesn't die easily. The kids interviewed don't have many conflicts with the time; they usually can plan their other activities—sports, lessons, and the like—for after the program. When they graduate from high school, they'll have to find new ways to continue watching. Some college students have been known to schedule their classes around the inviolate hour; working people may slip out to a bar equipped with a television set. But the kids aren't preoccupied with the challenges of adult life. They are more concerned with the near future. Tomorrow, for instance, when Luke might reveal his latest love interest. —LAURA MOSEDALE

A BILL IN CONGRESS

School-based after-school care may get a boost from the federal government within the year.

The School Facilities Child Care Act, introduced in the Senate last June by Senators Riegle (Michigan) and Pell (Rhode Island) calls for the Department of Health and Human Services to issue grants to qualified public agencies and private nonprofit organizations to help set up and operate school-age child care programs in public schools.

Under the provisions of the Act, the sponsoring organization or agency would decide what kind of setup is best. The sponsor would have to involve parents in decisions about the programs and set fees on a sliding scale, with the charges reduced or waived for low-income kids. The Act would also set up a national clearinghouse on school-age child care to provide information and technical assistance to any group interested in starting a program.

Two similar bills were introduced in the House of Representatives last fall by Representatives Schroeder (Colorado), Burton (California) and Ferraro (New York). The second of the House bills allows other community centers (like Ys), to be used as sites for after-school programs when no public-school building is available.

Both the House and Senate are expected to vote on the School Facilities Child Care Act this year. —NANCY FASCIANO her son's description of his afternoons "really threw me," said this woman. His only comment, printed in oversize letters, was "BORING."

The younger crowd also gave some answers that were revelations for the mothers. Seven-year-old Amy's questionnaire was accompanied by a letter from her mother, who has been divorced for a year. Amy's mother wrote, "During my wind-down time, Amy, Erin (who is four) and I walk home from the babysitter's through a beautiful open field." According to Amy, however, the worst thing about her afternoons was "We walk home from the sitter's." What she liked was "coming home on the bus" or "going to Daddy's."

In another letter, a Wisconsin woman said she's not quite comfortable with her situation, because her 10-year-old son has to stay by himself. He's alone for less than an hour after school while waiting for his older sister to come home from work. During that time, he watches TV and plays with his two cats. "I wish it didn't have to be this way," his mother wrote, "but with very low pay and being divorced and alone it is hard. I worry about this, but what else can I do?"

She might be reassured by this letter from a perhaps mature 12-year-old girl who takes care of herself and her younger sister after school:

"I feel that my situation is not bad at all. I'm tired of hearing about how sorry everyone should feel for the latchkey kid. If people would just stop and think, they could figure out that a situation like that builds character, increases responsibility and helps you with problems in later life. My mother is single and has changed jobs three times just to get better hours. It's not like we're deprived or anything. My sister and I are both in gymnastics, ballet and Scouts. We have learned to have more responsibility and look out for one another. If kids can lock doors and follow rules, they can handle staying home alone." ■

SOME MISGIVINGS

Perhaps the most surprising thing about the kids' responses to the survey is their absence of fear about staying alone. Fewer than 10 percent of the youngsters made any comments about being afraid. Here's what some of them wrote:

AN 11-YEAR-OLD GIRL FROM HARRISBURG, PENNSYLVANIA:

Sometimes it bothers me that the house is empty.

A 9-YEAR-OLD GIRL FROM AURORA, COLORADO:

I am afraid of being alone when there is a storm.

A 10-YEAR-OLD BOY FROM FORT DODGE, IOWA:

There seem to be creepy sounds in our old house.

A 10-YEAR-OLD BOY FROM NEW YORK, NEW YORK:

I'm scared being alone, especially when it starts to get dark early.

AN 11-YEAR-OLD BOY FROM FRESNO, CALIFORNIA:

The worst thing is hearing voices when I run the vacuum cleaner.

A 9-YEAR-OLD GIRL FROM NOVATO, CALIFORNIA:

Before I reach my door I feel something is going to happen. But it never does.

A 13-YEAR-OLD BOY FROM TEMPE, ARIZONA:

I don't like it when my parents get home late.

AN 11-YEAR-OLD GIRL FROM CHESTERTON, INDIANA:

If someone drives in the driveway and comes to the door I get scared.

A 10-YEAR-OLD GIRL FROM MARIETTA, GEORGIA:

It's scary when you first come in and you think there is someone in the house.

Credit: You're in Charge

MODULE CONCEPT: Credit: You're In Charge

RATIONALE: In this age of plastic money, it is easy to buy on impulse and get far into debt. Wise credit use plays an integral part in planning family finances. As with all consumer issues, it is important to understand consumer rights and responsibilities.

OBJECTIVES:

1. Identifies the types and sources of consumer credit.
2. Determines how to select and obtain credit based on needs, wants, and income.
3. Determines personal credit worthiness by analyzing character, capital, and capacity.
4. Explains important provisions and considerations in credit contracts and agreements.
5. Explains consumer rights and responsibilities associated with credit use.
6. Explains how unwise credit use may contribute to home or work problems.

INTRODUCTION: With the current inflation rate, it is important for consumers to keep close track of their credit and debts. Before you make new purchases, be sure you have extra dollars to spend.

Many of us are uncomfortable discussing credit because we don't understand the terms, the different kinds of credit, or the various institutions that give credit. Let's start by getting comfortable with some credit terms.

OBJECTIVE 1: Identifies the types and sources of consumer credit.

Consumer credit is defined as the commitment of future income to satisfy present needs and wants.

The two basic types of credit are sales credit, for buying goods and services, and cash credit, for borrowing money.

Before extending credit, lenders evaluate the consumer's ability and willingness to repay by asking about character, capital, and collateral.

● Do ACTIVITY 1: The Credit Consumer

Take a few minutes to match up credit terms you understand with their definitions. Watch for ones you don't understand throughout this module.

Divide a sheet of paper into two columns and list advantages and disadvantages of credit.

Discuss the following questions. The reference materials provide basic information.

1. What is consumer credit?
2. What are the reasons for using consumer credit?
3. How can the advantage of using consumer credit for one person be a disadvantage for another?
4. How can judicious use of credit raise one's standard of living?
5. In what way can credit use be considered a savings plan?
6. What are the cost differences between saving in advance to pay cash for an item and buying on credit to make installment payments?

Using credit is a way to:

- use goods and services while paying for them;
- raise one's standard of living;
- handle financial emergencies; and
- enjoy greater convenience when purchasing products and services.

Disadvantages of credit are that it may:

- tie up future income;
- tempt overspending;
- cost money; and
- result in loss of merchandise or income.

The type of credit used and the contract length affect the cost of credit.

- **Do ACTIVITY 2: Buying on Credit and Playing Your Credit Cards Right**

Learn about the types of credit by reading "Buying on Credit" and "Playing Your Cards Right," and by researching the following questions:

1. Where can credit be obtained? How do credit sources differ as to cost, services, security, policies, repayment plans, etc.?

2. What should one consider before opening a charge account?

3. How is the interest rate determined? Who regulates this?

4. Why is there a charge for using credit?

5. Why do different credit sources charge different interest rates?

6. How can one compare credit costs from various sources?

7. What is meant by "annual percentage rate"? How does it affect decisions in shopping for credit?

8. What effect does lengthening the repayment period have on monthly payments and the total cost of an item?

9. What is collateral? How does the use of collateral affect credit costs?

OBJECTIVE 2: Determines how to select and obtain credit based on consideration of needs, wants, and income.

Credit is a service for which consumers pay.

Overuse or misuse of credit may lead to financial problems.

Careful shopping for credit is as important as shopping for other products and services.

The amount of credit that can be used safely is determined by considering one's income and expenses.

Wise management of credit dollars is an integral part of a total financial plan.

First, determine how much debt you can manage. Figure how much money you have for optional spending and how many of those dollars you can apply to fixed payments. A three-step technique can help you determine how much optional spending money you have:

1. Write down your yearly take-home income after deductions. Divide by 12 to figure monthly take-home income.
2. From that monthly figure, subtract your monthly fixed expenses to which you are committed or must pay over the next year. Include transportation costs, heating, food, rent or mortgage, utilities, taxes, insurance, etc.
3. Total your monthly nonmortgage loan payments and subtract them from the previous amount.
4. The figure you're left with is your monthly optional spending amount. Compare this to the new monthly payment you are considering. Can you manage on the remaining amount, or should you wait until your take-home income goes up or your present debt load goes down?

Next, shop around for credit. Interest rates cost consumers money!

1. Be sure you can afford the credit, service charges, and other fees before you sign a contract.
2. Your combined credit payments (car, boat, credit cards) should not exceed one-third of your gross income.
3. When buying a home, the principle, taxes, interest, and insurance should not exceed one-fourth of your gross income.

At 15% interest with a 20% down payment, a $50,000 25-year mortgage will cost $640.50 in monthly payments and total $192,150. Interest Paid = $142,150.

4. When shopping for credit for a new car, consumers should realize that lenders have different requirements and often different rates. Figured into the cost of credit is the term, or length, of the loan, the amount of the down payment, the source of the loan, and the consumer's credit rating.

   An $8,500 car financed for 48 months at 13% interest (after down payment, documentary fee, and taxes) will cost $228.03 in monthly payments and total $10,945.44. Interest paid = $2,445.45

5. Credit cards make it easier to pay for small purchases and even some that aren't so small, like a refrigerator. But keep in mind that the interest rate charged by most credit-card companies is 18%.

   When making credit purchases, ask yourself, "Can I afford the credit price?"

OBJECTIVE 3: Determines personal credit worthiness by analyzing character, capital, and capacity.

- **Do ACTIVITY 3: What's in a Credit Rating? and Credit: What's Your Score?**

Study how credit ratings affect credit costs, how to establish a credit rating, the meaning of scoring systems, and how to keep a good credit rating.

The consumer has responsibilities when using credit. The credit bureau or credit reporting agency keeps track of how well consumers meet their obligations.

Answer the following questions:

1. Define the term "credit rating."
2. Explain how to establish a good credit rating and how to keep it.
3. Explain consumer rights and remedies under the Fair Credit Reporting Act. (See "Summary of Important Federal Credit Laws.")
4. Explain what happens if one fails to make payments on time.
5. Explain what should be done when one can't make a payment on time.

OBJECTIVE 4: Explains important provisions and considerations in credit contracts and agreements.

Credit contracts should state the legal rights and responsibilities of both the creditor and the debtor.

- **Do ACTIVITY 4: Read All Contracts and Plain English Contracts.**

Answer the following questions:

1. What are some questions a creditor might ask before granting credit?
2. What should be stated in every credit contract?

- **Do ACTIVITY 5: Don't Let Creditors Harass You—Know Your Rights**

Consumers often don't realize their rights regarding credit and collection. Most states have specific regulations about tactics used by creditors to collect overdue bills.

OBJECTIVE 5: Explains consumer rights and responsibilities associated with credit use.

- **Do ACTIVITY 6: Retail Installment Contract**

Installment credit contracts include statements of consumer rights and responsibilities.

Read the sample contract and complete the **Credit Contracts Worksheet.** Check your answers with the **Scoring Guide.**

- **Do ACTIVITY 7: How to Be a Smart Shopper**

Wise shopping for consumer goods and services is an alternative to the misuse of credit.

Read the article "How to be a Smart Shopper." Identify and discuss five promotional activities used by businesses to encourage misuse of credit.

Consumers are less likely to acquire excessive numbers of credit cards if they know about deceptive promotional tactics.

OBJECTIVE 6: Explains how unwise credit use may contribute to home or work problems.

INTRODUCTION: Case Study

For the past three years, Greg and Lisa have indulged in credit-card spending as a matter of convenience. They both enjoy the image that credit cards give them among their friends and family. They have two gold cards and one silver one, and they have credit cards for several department stores and the local pharmacy. They enjoy the feeling of affluence credit-card shopping gives them. For example, once a month they take friends to dinner at an expensive restaurant and insist on paying for the meals with one of their many cards.

Lisa is a compulsive shopper. Each week she shops for clothes and gifts using her credit cards. Greg, on the other hand, feels guilty about the time he spends away from Lisa and the children, and feels much better after lavishing expensive gifts on them. Because he is a full-time student, the only way he can pay for these gifts is. . .with his credit cards.

They have always been able to make the minimum payments due on their various credit accounts, so when they reach the credit limit on an account, they have asked for and received increases on their credit limit. This technique has allowed them to continue buying expensive things while paying only a small portion of the cost.

The minimum payments are now taking such a large portion of Lisa's paycheck that they are having a hard time paying for necessities like food and rent. They have just realized that they are paying approximately $175 per month in interest alone, money that they need for groceries. Lisa even used her credit cards to buy groceries a couple of times, but now her accounts are above their credit limits, and the credit companies refuse to raise her limit any further.

Lisa and Greg have a **credit-card crisis.**

Discuss the following questions:

1. Identify the reasons Greg and Lisa relied so heavily on their credit cards.
2. Determine ways to avoid such a crisis.
3. Suggest strategies for solving this crisis.
4. Identify the benefits for Greg and Lisa when the crisis is resolved.

Failure to make payments on time can lead to home or work problems.

Look again at Activity 6: Retail Installment Contract. What can happen if payments are not made on time? How might that cause problems at home? On the job?

- **Do ACTIVITY 8: Utilities**

Read the article "Utilities" and discuss these questions.

Continued nonpayment of debts may lead to garnishment of wages in some states.

What could happen if payments are not made on time? How could that cause problems at home? On the job?

OTHER CREDIT TERMS

Bankruptcy affects future credit availability and management of resources.

Define the term garnishment. What problems might it cause at home? On the job?

Define the term bankruptcy. What causes bankruptcy? What problems might it cause at home? On the job?

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SUPPLEMENTARY MATERIALS

ACTIVITY 1

The Credit Consumer

When buying on credit, the consumer needs to understand the terms used in credit contracts and credit transactions. See if you can match the following credit terms with the descriptions.

_______1. Must be a member to get credit here.

_______2. What you pay to use someone else's money.

_______3. The type of credit arrangement you would make to buy a house.

_______4. This person agrees to pay the debt if you can't.

_______5. Failure to make payments on a loan.

_______6. When a loan agency takes your collateral because you quit paying on the loan.

_______7. A person who loans money.

_______8. If you are late in making a payment on your new car, you are charged this.

_______9. A piece of property or a product that you own and promise as a "back-up" for a loan.

______10. The percent additional to the loan amount.

______11. What tells a creditor if you are a good risk.

______12. The money paid by the purchaser. The balance is paid by a loan.

______13. The paper that is signed when a loan agreement is made.

______14. A way of using credit to purchase an item, but you don't receive the item until it is paid for.

______15. The type of credit used for small purchases. It often gets people too far into debt.

CREDIT CARD

DOWN PAYMENT

COLLATERAL

PENALTY

CREDITOR

DEBTOR

REPOSSESS

LAY AWAY

CREDIT UNION

BANK

SAVINGS & LOAN

INTEREST

ANNUAL INTEREST RATE

MORTGAGE

CONTRACT

CO-SIGNER

CREDIT RATING

DEFAULT

Answers to The Credit Consumer:

1. Credit union
2. Interest
3. Mortgage
4. Co-signer
5. Default
6. Repossess
7. Creditor
8. Penalty
9. Collateral
10. Annual interest rate
11. Credit rating
12. Down payment
13. Contract
14. Lay away
15. Credit card

ACTIVITY 2

Buying on Credit

TYPE OF PLAN	IS A DOWN PAYMENT REQUIRED?	COST OF PLAN	WHEN DO YOU GET POSSESSION OF GOODS?	WHEN DO YOU GET TITLE TO GOODS?
1. Layaway	Depends on store policy.	Usually none, or small service charge.	Usually when paid in full.	Usually when paid in full.
2. Open Account	No.	Usually no direct charge.	At time of purchase.	Usually at time of purchase.
3. Revolving Charge	No.	Usually 18% annual percentage rate. Varies state to state.	At time of purchase.	Usually at time of purchase.
4. Bank Card	No.	Usually 18% May vary state to state.	At time of purchase.	Usually at time of purchase.
5. Installment Purchase	Usually yes.	Varies.	At time of purchase.	When paid in full.
6. Bank loan — Single Payment	Usually no.	Varies.	At time of purchase.	Usually when paid in full.
7. Bank loan — Installment Payments	Usually the borrower must show ability to finance portion of purchase. But the down payment is made to the seller not to the bank.	Varies.	At time of purchase.	Usually when paid in full.

PLAYING YOUR CREDIT CARDS RIGHT

by Michele Bruno

OVER 175 MILLION CREDIT CARDS ARE USED EVERY DAY. THAT MEANS MORE THAN $68 BILLION OF CREDIT A YEAR! WHY ALL THIS INTEREST IN "PLASTIC" MONEY? IT SEEMS SIMPLE ENOUGH: BUY NOW, PAY LATER. BUT IF YOU ARE ARMED WITH ONE OF THESE SPENDING WEAPONS, YOU SHOULD KNOW YOUR RIGHTS AND OBLIGATIONS.

Motel' Credit Card
DINERS CLUB
BONWIT TELLER
B. Altman & Co
American Airlines Vacation Card
EXXON

RAY ELLIS, PHOTOGRAPHER PHOTO RESEARCHERS, INC.

HOW DO CREDIT CARDS WORK?

There are three different kinds of credit cards available—the bank credit card, the store credit card, and the charge card. Each one has its own rules.

- THE BANK CREDIT CARD

Credit cards, like VISA or MasterCard, are offered to you by a bank. To get one you fill out an application that asks: What's your yearly income? How long have you been employed? What savings and checking accounts do you have? How long have you lived in your home? Do you rent or own? What is your social security number? The bank gives you a credit card depending on this information. Most banks give credit cards to people who make at least $10,000 to $15,000 a year—unless that person has some other collateral like a trust fund, stocks or a huge savings account. The bank needs to know that you are a dependable person and have enough money to pay your bills. Once you pass their standards and are considered a good credit risk, you are issued a card. But, not without a fee. Most banks charge you $20 to $50 a year. This fee is used like insurance, protecting you and the bank against fraudulent use of the card.

Once you get a credit card, you will receive a monthly bill of all the charges you've made. If you choose not to pay the bill in full, you must pay a finance charge—about 1.65 percent on the unpaid balance—next month. Also, if you decide not to pay the whole balance, you are required to pay a "minimum due," usually about $20.00 each month. The bank also gives you a credit limit—the amount of money you are allowed to owe at one time. It can range from $300 to $5,000. The bank gives you as much credit as they think you can handle.

- THE STORE CREDIT CARD

Almost any major store issues its own credit card. They are usually easier to get than the bank credit card. Applications for these cards ask you all the same questions that the bank does. But, because the store wants you to spend your money buying their products, they lower their standards. A store application can take anywhere from two weeks to two months to be approved, and most stores don't make you pay a fee for their credit card. But, you will still owe

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a finance charge—12 to 20 percent on any unpaid balance. Most stores give a $300 credit limit at first, and if you pay your bills on time and are a responsible credit card user, they will extend your limit. In some stores, you can open an immediate credit account if you have a major credit card like VISA or MasterCard.

- **THE CHARGE CARD**

This card is very different from a credit card. A charge card, like American Express, is only issued to people with very good credit ratings because the issuers do not extend credit. What that means is you have to pay your bill in full as soon as you get it each month. One advantage of this card is that you don't have to carry great amounts of cash around to go shopping—but you get that advantage from credit cards, too. The fee ranges from $35 to $75 a year.

American Express offers a supplementary card which can be used by teens or college students. This supplementary card is issued to your parents in your name. You are allowed to use it based on their good credit rating. But, the bill still goes to your parents. They are responsible for paying for it—of course, you can arrange to pay your parents back! Most parents usually get this card for their college student who is away from home, so he or she can use the card for emergencies.

Teens who don't have a good credit rating—a steady, good-paying job or lots of money in a savings account—will discover that getting a credit card is difficult. But, although you don't have a credit card, you might be responsible for one anyway. Maybe you borrow your parents' cards. If you do use credit, it's important to know how it works.

Let's take a look at Sue. She bought a $350 stereo with her mother's credit card. She agreed to pay her mother back in five monthly installments of $70 each. But though the stereo cost Sue $350, it really cost Sue's mother more. Why? Because of the finance charges.

Most credit cards have a finance charge of 19.8 percent a year. But, because Sue's mom gets a monthly bill, the finance charge is computed monthly at 1.65 percent. (You get 1.65 percent by dividing the yearly rate of 19.8 percent by 12 months.) Over the five months it took Sue to pay her mother back, the finance charges really added up. Above is a chart that shows you the math.

HOW CREDIT CARDS WORK

	THE BILL SUE'S MOM RECEIVED	WHAT SUE PAID	UNPAID BALANCE	FINANCE CHARGE
1st MONTH	$350.00	$70.00	$280.00	$4.60
2nd MONTH	284.00	70.00	214.60	3.40
3rd MONTH	218.80	70.00	198.00	2.30
4th MONTH	151.30	70.00	81.30	1.30
5th MONTH	82.60	70.00	12.60	.20
6th MONTH	12.80			

The monthly bill consists of the finance charge added to the unpaid balance. The finance charge is computed by taking 1.65 percent of the unpaid balance. After you do the math, you see that though Sue paid $350.00 for her stereo, her mom really paid a total of $361.80. That's because she was billed an extra $11.80 in finance charges.

THE PLUSES AND MINUSES OF CREDIT

We've just shown you how credit cards can cost you extra money. So, why are so many people using them? There are a lot of reasons why credit cards are a good—and sometimes bad—thing to have.

Credit cards let you "buy now and pay later." You don't have to wait until you have saved enough money. Although Sue, in our example, had to pay $11.80 extra for her stereo, she enjoyed it months before she actually owned it. Plus, what if the stereo had been on sale when Sue bought it? Say it was marked down to $350 from an original price of $400. Sue was smart to buy the stereo when it was on sale, even though she had to use a credit card. Buying "now" lets her save $50.00, though to be totally accurate you have to subtract the $11.80 extra she paid in finance charges from that $50.00. Still, that's a total savings of $38.20!

Credit cards are also great in case of emergencies. If your car breaks down you will be able to pay for the repairs immediately with a credit card. You won't have to worry about being caught short on cash. But, maybe you are thinking: "I can always pay by writing out a check." Well, many places won't take a personal check, and others that do require identification—most often they ask for a credit card!

Also when you become responsible for your own bills, and if you pay them on time, you'll get a good credit rating. That's important for taking out loans for college, buying a car, even buying a house.

The bad points of having a credit card are the membership fees and interest rates you must pay. This will make your bills bigger, as they did in Sue's case. And, credit cards can make budgeting your money more difficult. You can't spend cash if you don't have it with you. But, credit cards are always there. It almost seems like having an unlimited supply of cash, and spending money that you don't have can get you into a lot of trouble.

One way to keep track of how much you've spent on credit is to keep all your credit card receipts. This way you know exactly how much you have spent and whether you have gone over your credit limit. Also, budget yourself to spending only a certain amount each month on credit.

CREDIT CARD FRAUD

Another disadvantage of having a credit card is the growing problem of fraud. Thieves can steal credit cards and your good credit rating just as easily as they can steal cash—maybe *more* easily.

Let's take a look at this case: Tommy took his mother's credit card to the electronics store to buy a clock radio. When he got home he realized he had lost his wallet—and his mom's credit card. Luckily for Tommy, someone called up and said they found his wallet and would bring it right over. The person never showed up, but the credit card bill did. It totalled $2,000 for stereo equipment! Tommy didn't understand how that could have happened.

But, unfortunately this kind of thing happens all the time. You see, Tommy's wallet was stolen and the thief used the I.D. in the wallet to contact Tommy. The thief then pretended he would return the wallet and credit card, but this was only a stall to give himself more time to use the card. While Tommy waited for the card to be returned, the thief was charging $2,000. And the store didn't know the card had been stolen because Tommy hadn't reported it.

Cardholders must pay up to $50.00 on charges made with an unreported stolen card. But, if a cardholder reports a missing card before it is used, he won't have to pay anything. So, Tommy was liable for only $50.00 of that $2,000 that was illegally charged, but that $50.00 can really add up if you have several credit cards stolen. You would be liable for up to $50.00 charged on each card!

Let's take a look at a second example of credit card fraud. Jane is a teenager from Ohio. She borrowed her mom's credit card to buy a sweater at the local mall, but she forgot to take the carbon copies of the charge bill and destroy them. Jane hoped that forgetting wouldn't cause a problem, but when her mom got that month's bill, there were charges she hadn't made—over $1,000 for clothing and jewelry was charged in a store in Canada. Jane wondered how anyone could use her mom's card that way.

Here's what happened: The carbons that Jane forgot to destroy carry the same vital information that the credit card does—the charge number and the expiration date. A thief took Jane's carbons—he either got them out of the store's trash can or from a dishonest store clerk—and used them to make a counterfeit card. Then the thief took the fake card to Canada and began spending.

Under the Fair Credit Billing Act, a cardholder is not responsible for paying any charges made with a counterfeit card. So, in this case, Jane's mom didn't have to pay any part of that $1,000 bill. But in the long run, consumers do end up paying for credit card fraud.

Last year credit card fraud added up to more than $400 million. In some cases the store that accepted the fake card took the loss. That's because it was up to the store to make sure the card wasn't stolen and that the user of the card was authorized. They do that by checking the signature, and sometimes asking for additional I.D. If the store protected itself by taking all these steps, the bank itself must pay for the fraud. But in the end, the bank passes these costs on to the consumer in the form of higher membership fees and higher finance charges. In fact, a few years ago there were no membership fees and interest rates were as low as eight percent!

Right now, credit card companies are trying to cut down on fraud by perfecting electronically sophisticated laser cards. By simply sliding these cards through a slot in a computer, the sales clerk can instantly tell if the card is stolen or invalid. But, these cards won't be available in all stores for another five to 10 years. So, for now, YOU have to protect yourself. Here's how:

1. Destroy all the carbons of the bill. Remember—that account number is the key to your wallet.
2. Report a stolen or lost card immediately! You can call the toll-free number that appears on your bill. Also, to protect your rights under the law, report lost or stolen cards in writing.
3. Treat credit cards as if they are cash—know where they are at all times.
4. Make sure you get your card back immediately after any transaction. And, watch the salesperson at all times. Even though most merchants are honest, there are some who aren't. You don't want anyone copying down your account number.
5. When you go shopping, only take the cards you need. Thieves are attracted to a wallet full of credit cards. This means more money for them to spend—and more liabilities for you!
6. Make sure you keep a list of your credit card account numbers and the creditors' phone numbers so you can call to cancel any lost or stolen cards. Keep the list in a safe place. And for those of you who are disorganized, there are also credit card protection services. For $12 a year, they'll keep track of all your credit card numbers. If your wallet is stolen, one call to them will cancel all your cards.
7. Don't fall for the credit card phone con. People have been known to call unwary consumers and say they are checking your credit card numbers. Once they have your number, they can use it to charge items over the phone.
8. Open your credit card bills immediately and check all charges against the copies you've kept. If there is an error, report it right away. Again, you can call the toll-free number for quick service. But you should also report the error in writing to be fully protected under the law. And, keep a photocopy.
9. Do act with caution whenever using someone else's credit card. You might not only lose their card, but also their friendship. Be careful! ■

SMART MONEY

WHAT'S IN A CREDIT RATING?

BY MARY KUNTZ

Every time you apply for credit, from a bank loan to a Visa card, someone makes a decision as to whether you're likely to pay it back. Contrary to popular assumption, there is no "credit rating" kept in permanent files that tells a banker to lend you money or not to lend it. Your credit rating is whatever the lender decides on the basis of information supplied by you and by a credit bureau. "The credit bureau has nothing to do with the lender's decision, other than serving as a warehouse of information," says Robert Johnson, director of the Credit Research Center, Purdue University.

SCORING SYSTEMS

Some creditors, particularly nonbank lenders, skip the credit-bureau report altogether. Instead, they rely on in-house scoring systems. When you apply for credit from such a lender, you fill out a detailed application that asks for information on past loans, employment history, current and past bank accounts, whether you own or rent your home, how long you've lived there, how much money you earn and possibly a listing of assets, such as real estate or securities. Each answer is assigned a number score, and then the answers are tallied. If your total is high enough, you get the loan.

Scoring systems are used by high-volume lenders such as department stores, which find it cheaper and faster to process application forms than to mull over an individual credit-bureau report for each person who applies. In the case of credit cards, many, many people apply for exactly the same terms. Over time, the credit grantor can analyze its files and find out exactly which characteristics are shared by its most credit-worthy customers. For example, lenders have found that home owners usually make better borrowers than renters, and most systems score home ownership higher than renting. This is information that can help you get a loan or credit card, but that might not show up on a credit-bureau report.

Scoring systems have other advantages as well. First, they're totally objective. A bad first impression doesn't count. (Lenders are prohibited by law from considering your sex, race, religion or marital status in any loan decision.) Also, if you're weak in one area—say you've only been at your job for a few months—you can still qualify for the loan by winning points if your salary is high enough or you've lived at the same address for several years or you own your home.

CREDIT BUREAUS

Unlike department stores, banks rarely rely on a scoring system. If a bank uses such a system at all, it's probably only as a supplement to the information in a credit-bureau report or to help make a decision on a marginal application.

Instead, the bank will pull a report from the local credit bureau. There are close to 2,000 bureaus across the country and most are affiliated with one of five national credit organizations: TRW, CBI, Transamerica, Chilton and Pinger. If you've ever used credit, at least one of the five probably will have a file on you.

First, the report identifies you. It gives your name and address, Social Security number and date of birth. Next, it shows how much money you owe and whether you make your payments on time, as well as how much you've already paid off. A credit report covers all kinds of debt, from car loans to credit cards. It tells prospective creditors when your accounts were opened and whether you've ever been late in making a payment.

The information on the credit report is assembled from several sources. At TRW, over 90 percent of the credit data on an individual comes from three types of lenders: banks, department stores and finance companies. As members of the bureau, these credit grantors report the payment records of all their customers each month or every couple of months. The bureau records that information in each consumer's file. In return, the credit grantors can draw a credit report (for a fee) on any individual they are considering for a loan. A smaller company—a local store, for example—calls the bureau and after providing a special code number can request a report by phone. Banks and other high-volume users are usually tied in to the credit bureau by computer.

If you've ever been taken to court for nonpayment or had a tax lien filed against you, this is part of the public record and chances are the credit bureau will have picked it up and recorded the episode in your file. But just as important as what your credit-bureau file contains is what it doesn't contain. It does not include any subjective information, such as whether your boss thinks you're a loyal employee, or your neighbors think you're a good citizen. It usually doesn't even tell how much money you make, and certainly will not reveal your race, religion or political leanings. It does not include all credit transactions. For example, mortgage and rent

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payments are rarely recorded, unless you're taken to court over them. In order to protect your privacy, credit reports are available only to bona fide credit grantors who have established membership with the bureau.

ESTABLISHING CREDIT

Anyone who pays monthly bills probably has a credit-bureau record. But if the bills are all in your husband's name, that's how the file will be listed, even if you sign all the checks. It's important to establish a financial identity of your own.

"We live in a time when there are many instances in which a woman who has been married for years suddenly finds herself no longer married," says Jenesta Marlin, a vice president at Citibank in New York City. "It's important for every woman that she have the ability, should the need arise, to borrow money." And keep in mind that if your husband has a less-than-sterling record, you don't want to be saddled with his history.

Starting a credit history of your own can be as simple as changing the way you sign your name. "We always recommend that a woman not be 'Mrs. John Doe,' " says Ralph Godfrey, executive vice president at CBI, one of the five national credit organizations. "She should be Mary and he should be John." Bills addressed to Mrs. John Doe are considered to be in Mr. John Doe's name only. Bills that are made out to John and Mary Doe will end up in three files at the credit bureau: his, hers and theirs. Also, consider putting some of the monthly bills in your name only and make a habit of paying promptly.

BANK ACCOUNTS: If you haven't already done so, open your own savings and checking accounts. This establishes a relationship between you and the bank. Next, apply for overdraft protection on your checking account. Having such an arrangement counts as a preauthorized loan, even if you never or rarely withdraw more than your balance.

CREDIT CARDS: For your first credit card, try the department stores. Even if a bank has already turned you down for a Visa card or MasterCard, local merchants may be willing to give you some plastic. That's because they have less at risk, since their cards can be used only at store locations. Besides, stores are always eager to start long-term relationships with new customers. Once you get the card, make a point of using it sensibly and paying on time.

If your main objective in getting the card is to establish credit, be sure the lender reports to a credit bureau. Some issuers—including American Express and some oil companies—do not.

After you've used your department-store card for six months or a year, apply for a bank credit card. Each bank sets its own rules for MasterCards and Visa cards. The same application could be turned down at one bank and accepted by another. Before applying, check around to see which bank offers the lowest interest rate and annual fee.

Like the department-store card, bank cards offer revolving credit. This means you can continue to charge items as long as your total debt remains below your credit limit, which can range from $250 to as much as $25,000. Your monthly bill will show how much you owe and the minimum payment required. Interest starts to accrue when you opt to pay less than the full amount owed. In that case, the next month's bill will show your old balance plus new charges and interest charges and minus whatever payment you've made.

CREDIT UNIONS: If your employer has a credit union, join. Unlike banks, credit unions are nonprofit, which means they can often offer better rates—both on savings accounts and loans. A solid employment history at your company may carry more weight with the credit union than it does with a bank. And, since credit unions can deduct your monthly payment from your paycheck, they have less risk and less expense. That makes them more willing to take a chance on someone with little credit history.

APPLIANCE STORES: Apply for store financing when you buy a large appliance such as a stove or refrigerator. Many dealers offer their own financing plans;

SMART MONEY

since a big-ticket sale is at stake, a dealer might be easier to convince of your credit-worthiness than a bank officer would be.

FINANCE COMPANIES: If all else fails, try a finance company. The rates are higher than at other credit sources, but if you borrow a small amount and pay it back faithfully, you can quickly establish a record of trustworthiness.

WHEN LENDERS SAY NO

Even if you take care to build a sound credit history and meet all your obligations on time, credit grantors may turn you down occasionally. While you might not be able to change the lender's mind, you can—and should—demand an explanation. By law, any creditor who rejects you for a loan has to tell you why. If the lender doesn't tell, ask. A low scoring-system total may be the reason. If so, find out what tipped the scale against you and see if there's any additional verifiable information that might help your case. The very act of protesting, if handled calmly, can help because it shows the lender you're thorough, careful, and concerned about your credit standing.

If the loan officer cites an unsatisfactory credit report, you have a right to know which one. You also have the right to obtain a copy of the report, without charge, as well as an explanation of what each symbol means. Stop by the bureau in person, or ask them to mail it to you. They may even be able to explain a report over the phone.

Study the report carefully. If you believe the credit bureau made a mistake, report it immediately. The bureau is obliged by law to go back and recheck its sources. And if you're right, the credit agency must make a correction and send out a new report to everyone who received the inaccurate version. If the bureau stands by its original data, you have the right to attach a statement to your file explaining your side of the story.

If the lender continues to reject your application, you may still be able to obtain a loan by getting a spouse or relative to cosign for you. Since the cosigner, in effect, accepts responsibility if you default, the bank officer feels a lot better about lending you the money. Just be sure that the loan is reported to the credit bureau in your name as well as the cosigner's so that you can build a credit history as you repay the debt.

Keep in mind that you can request a credit report even if you haven't been turned down for a loan. Although a report costs $5 to $10, it could be worth it just to find out what the credit bureau is saying about you. "If you're contemplating buying a home or something of that scope, it might be nice to know up front that your credit report will ease the transaction, rather than hold it up," says CBI's Ralph Godfrey.

Check for accuracy. For example, if you have a commonplace first and last name—Mary Smith, say—be sure that no other Mary Smith's records are tangled up with yours. Plain old mistakes don't happen often, but they do turn up. You may find some unfamiliar names among your list of creditors. Sometimes dealers and smaller stores hire companies that specialize in credit to handle charge-account customers. Since the reports of monthly payments come from the credit-management company, its name shows up in your credit-bureau file instead of the name of the store you bought from. If you don't recognize the credit grantor listed, ask the bureau to help you identify the account.

You ought to make certain, also, that the entries on your credit-bureau record are up to date. Unfavorable marks should be erased after seven years, except for bankruptcy, which stays on the record for 10 years. If an old problem lingers in your file, bring this to the bureau's attention.

TOO MUCH DEBT

Even people who are careful not to take on more debt than they can handle sometimes run into trouble. Illness or a job loss can suddenly make it tough to meet monthly payments. Don't run away from such problems; remember, skipped payments stay on your record for seven years. Notify your creditors right away. Since they want their money, they'd much prefer offering new terms that stretch out payments to never hearing from you again. In fact, the worst thing you can do in such a situation is to avoid your creditors. An earnest effort to make good during a difficult period will look a lot better to future lenders than an old pile of bad debts.

If you find debts building up faster than you can pay them, get in touch with a nonprofit credit-counseling service. Experts there will help you set up a realistic monthly budget and advise you how to approach creditors if you need new terms. This service is usually free.

It takes a long time to live down a bad credit history. If you've defaulted in the past, you have to prove all over again that you can handle obligations responsibly, and lenders will be even more wary than they were before. "You should be up front with lenders by telling them that you've had a problem, rather than letting them find it out from a credit report or from a past credit history," says Jenesta Marlin of Citibank. "Tell them what happened, why it happened and why you think it won't happen this time."

Wayne Bengtson, program director for consumer lending at the U.S. League of Savings Associations, suggests setting aside money in a savings account and asking the bank for a secured loan, with your savings as collateral. You won't be able to touch your savings-account balance until the debt is paid, but this method could help prove you are not a bad risk.

Getting and using credit is a personal choice. You may decide that for luxury items you'd rather pay cash instead of having to worry about monthly bills, not to mention interest charges. But chances are, you'll want—or need—to buy something on credit at some point. Maybe it will be a new house, or maybe a new car. Often those purchases can't wait. Build a good credit history now so you have it when you need it. ■

Readers are welcome to send suggestions about topics for future columns. Address letters to WORKING MOTHER, "Smart Money," 230 Park Avenue, New York, NY 10169.

CREDIT: What's

The word "credit" may bring to mind many different images. You can be a credit to your family or earn credits toward graduation. But to most people, credit means being able to have something immediately even when they don't have the money on hand to pay for it. Credit is when you buy now and pay later.

Credit comes in many forms. You may take out a loan to buy a car or TV set. An all-purpose bank card allows you to enjoy a restaurant meal when you want and not have to pay until the end of the month. Many stores also have their own credit cards, which enable customers to take home a purchase immediately but pay for it at the end of the billing period. Then there are millions of businesses, both small and large—such as local drug or hardware stores, hospitals, utility companies, and plumbing contractors—that send out bills after their customers have had a chance to use the product or service.

There may come a time when you'll want to be a credit consumer. In order to qualify for credit, you'll have to show lenders that you are a responsible consumer—one who will pay off your debts.

Learn to Think Like a Lender

A lender's responsibility is to make sure that those individuals who are allowed to use her or his money have both the ability and the personal commitment to repay their loans. In other words, he or she must be certain that a person is creditworthy.

To determine if you are creditworthy, a lender will need to know certain things about you. Unlike in the "old days," today's credit manager will probably not know either you or your family personally, so he or she won't have firsthand knowledge of your character or integrity. Instead, the manager will have to depend on information furnished by you—information that describes your current financial status and your bill-paying history. The lender may also seek data provided by an outside source, such as a credit bureau, to determine if you are the type of person who can handle credit.

In evaluating your personal creditworthiness, the lender must comply with the provisions of the Equal Credit Opportunity Act (ECOA). This law does not guarantee that you will have your credit application accepted. You must still meet the creditor's tests of creditworthiness and be of legal age to qualify for credit. The law states that a creditor must apply these tests fairly. He or she must be impartial, and not discriminate against you on the basis of any of the following characteristics:

- age (if you're of legal age)
- sex
- marital status
- race
- color
- national origin
- because you receive welfare or Social Security
- because you exercised your rights under federal credit laws

Some "Creditworthy" Tips

If you're thinking of applying for credit, here are some steps you can take to show that you're creditworthy:

☐ If you don't meet the standards of a major creditor, consider establishing a credit history with a local or neighborhood store. Generally, small local businesses will approve your application, especially if they know you or your family personally.

☐ If you don't already have a checking or savings account with a local bank or savings and loan, it's a good idea to open one. It's a better idea to open *both*. Most creditors consider them a plus.

☐ If you have used credit before, make sure your local credit bureau has a complete and

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Your Score?

It is against the law for a creditor to use any of those factors as an excuse to do the following:

- discourage you from applying for a loan
- refuse you a loan if you qualify
- lend you money on terms different from those granted another person with similar income, expenses, credit history, and collateral

You Need a Scorecard to Know the Players

Many creditors now decide if applicants are creditworthy by using a computerized credit scoring system. That's a method of evaluating—on the basis of a score—an applicant's probable willingness and financial ability to repay debts. The score is determined by the applicant's answers to key questions that have been selected and weighted according to the creditor's past experience with customers—with those who pay their bills on time, those who pay late, and those who don't pay at all. Sophisticated credit scoring systems take from three to six months to develop and are based on a minimum sample of 3,000 customers.

accurate file on you. This is especially important if you have recently changed addresses. You can find the names of local credit bureaus by checking the Yellow Pages of your phone directory.

☐ Put your best foot forward on the credit application by listing the accounts, past or present, that show your best bill-paying history.

☐ Don't apply for credit from several institutions at the same time. Some lenders will deny you credit on this basis alone. Creditors worry about possible fraud when a consumer tries to get too much credit in a short time.

☐ If you don't have a proven bill-paying history, you may want to ask a relative to co-sign with you so you can qualify for credit.

To develop the system, the creditor evaluates the characteristics of the company's current customers. A high number is assigned to the characteristics of those customers who pay their bills regularly and on time. A low or minus number is assigned to those who always pay late or who don't pay at all.

To see how the system operates, let's take the customers of the XYZ Company. Although there are exceptions, the customers who always pay their bills have these characteristics more often than not:

- rent an apartment
- have a blue-collar job
- have both a checking and savings account at a local financial institution

Those characteristics are assigned a high score. If T.J. Jones applies for credit at XYZ Company and has those characteristics, plus a solid credit history and a steady job, he or she will receive a score that's high enough to qualify her or him for credit at XYZ Company.

Creditors are usually reluctant to reveal the details of their credit scoring system because of possible fraud. Also, each lender has a unique perspective on what's most important. In general, however, a creditor will want to know these things about you:

—your occupation
—how long you've lived at your present address
—whether you rent or own a home
—if you have a car
—if you have a checking and/or savings account
—if you have other loans or credit cards
—how much of your take-home pay goes toward paying debts

→

What's the Score on Credit Scoring?

Why have many lenders turned to high-technology scoring systems to help them determine who should get credit? Credit scoring helps lenders to improve their techniques for determining the types of people who usually pay their bills.

It's less expensive and much quicker for the lender to have a computer review credit applications than to have a person do it. Unlike humans, whose judgments and moods vary, credit scoring systems are consistent from day to day. Also, the computer won't turn down a person's application because it doesn't like the way he or she looks or thinks. As a result, computerized scoring systems provide lenders with legal protection against charges of credit discrimination, a violation of the ECOA. Finally, computer scoring systems tend to be more reliable than human systems, because computers can objectively classify and evaluate greater quantities of information about applicants.

For the consumer, the obvious disadvantage of a credit scoring system is that a creditworthy individual can be denied credit as a result of statistics. A lender's past credit experience with people much like you may have been negative. So, although you may be willing and able to pay your debts, you may be turned down simply because certain of your characteristics are similar to those of people who didn't pay their bills.

Remember that when you apply for credit, the lender may use a computerized credit scoring system to see if you qualify. Although you may be uncomfortable with the idea of having a computer determine your credit future, consider that there are several important advantages to such a system. A computer is objective, consistent, and reliable, and can handle many more credit applications than a human can.

Frequently Asked Questions About Credit Denial

Q: When I apply for credit, can a creditor tell me I was refused credit simply based on company standards or that I failed to obtain a high enough score on the company's credit scoring system?

A: No. A creditor is required to supply you with the specific reason(s) for denying you credit. If a creditor gives you a general reason for refusing credit, he or she must also provide the specific reason as well.

• • •

Q: If a creditor refuses to grant me credit, what sort of notice is he or she required to give me?

A: Within 30 days you must be given a written notice that contains: 1) an explanation that you have been denied credit, 2) an explanation of your rights under ECOA, 3) the name and address of the federal agency that regulates the creditor, and 4) the specific reason(s) you were denied credit.

• • •

Q: Why is the reason for denial of credit, as listed on the statement of reasons, important to me?

A: Once you know the reason you have been denied credit, you can begin to take steps to correct or improve your situation. For example, if a creditor was unable to verify that you are employed, you can have your employer write a letter to the creditor confirming your employment.

Fill out this sample form, then use the information to determine your credit score on the sample table on the following page.

Application For Loan

Name of Applicant	Age	No. Dependents	Social Security No.	Home Phone	
Street Address	City	State	Zip Code	How long?	

☐ Own ☐ Rent $__________mo.

Former address (if less than 2 yrs. at present one)

City	State	Zip Code	How long?
Present Employer	Address	City	State

Zip Code	How long?	Position	Monthly income	Telephone number, ext.
Former employer (if less than 2 yrs.)	City	State	Zip Code	How long?
Name of nearest relative not living with you	Street	City	State	Relationship

Any other source of income? ☐ yes ☐ no

Monthly amount

Your bank name:

City:

☐ checking ☐ savings ☐ loan

Are you a co-signer on any other loan? ☐ Yes ☐ No

Balance due:
$

List all loans outstanding:

Lender	Address	Balance Due	Mo. Payments
	TOTAL		

List all credit references (credit cards, retail accounts)

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Glossary of Credit Terms

Collateral: Assets, such as a car or savings account, that are pledged to support a loan. The lender may be able to seize these assets if you don't pay the loan.

Co-signer: Another person who signs the loan agreement and assumes equal responsibility to repay it. If you don't pay, the lender expects the co-signer to do so.

Credit: The promise to pay in the future for items used now; also, money you owe a person or business; a debt.

Credit Bureau: A company that keeps a record of how you regularly pay your bills.

Credit Card: Any plastic card, metal plate, or coupon book used from time to time to borrow money to buy goods or services.

Credit History: A record of how you've borrowed and repaid debts over time.

Creditor: A person or business from whom you borrow money.

Credit Scoring System: A statistical system used to rate credit applicants' creditworthiness based on the characteristics and bill-paying history of a large group of customers.

Creditworthiness: Your financial track record illustrating whether you can handle credit. This record is based on your past bill-paying habits and future earning power.

Hypothetical Credit-Scoring Table

Fill out your credit profile by answering the nine questions below in Table 1. Circle the one response that applies to you, and then find your total score by adding up the points you got for each response. The points are found in the lower right-hand corner of each box. (For example, if you are under 25 years old, you get 12 points.) Once you've totaled your score, look at Table 2 to find out how good a credit "bet" you may be

1.

age?	under 25 12	25-29 5	30-34 0	35-39 1	40-44 18	45-49 22	50 or over 31
time at address?	less than 1 yr. 9	1-2 yrs. 0	2-3 yrs. 5	3-5 yrs 0	5-9 yrs. 5	10 yrs or more 21	
age of auto?	none 0	0-1 yr 12	2 yrs. 16	3-4 yrs. 13	5-7 yrs. 3	8 yrs or more 0	
monthly auto payment?	none 18	less than $80 6	$80-$99 1	$100-139 4	$140 or more 0		
housing cost?	less than $125 0	$125-$274 10	$275 or more 12	owns clear 12	lives with relatives 24		
checking and savings accounts?	both 15	checking only 2	savings only 2	neither 0			
finance company reference?	yes 0	no 15					
major credit cards?	none 0	1 5	2 or more 15				
ratio of debt to income?	no debts 41	1%-5% 16	6%-15% 20	16% or over 0			

2.

A lender using this scoring table selects a cutoff point from a table like this, which gauges how likely applicants are to repay loans.

Total Score	Probability of Repayment
90	.89 in 100
95	.91 in 100
100	.92 in 100
105	.93 in 100
110	.94 in 100
115	.95 in 100
120	.95 in 100
125	.96 in 100
130	96.25 in 100

Source: Federal Reserve Board. Developed by Fair, Isaac & Co., Inc.

For More Information

National Federation for Consumer Credit, Inc.
Federal Bar Building West
1819 H St., NW
Suite 510
Washington, DC 20006

Pamphlets: "Consumer Credit," "Establishing Good Credit," "Measuring and Using Our Credit Capacity," single copy of each free.

American Bankers Association
Attention: Ellen Achiron
1120 Connecticut Ave., NW
Washington, DC 20036

Pamphlet: "How To Get (and Keep) the Credit You Deserve," single copy free.

For further information on credit, check *Current Consumer's* May 1981 issue, pp. 3-12.

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SUMMARY OF IMPORTANT FEDERAL CREDIT LAWS*

ACT (date effective)	MAJOR PROVISIONS
TRUTH IN LENDING (July 1, 1969)	• Provides specific cost disclosure requirements for the annual percentage rate and the finance charge as a dollar amount. • Requires disclosure of other loan terms and conditons. • Regulates the advertising of credit terms. • Provides the right to cancel a contract when certain real estate is used as security.
(January 25, 1971)	• Prohibits credit card issuers from sending unrequested cards. • Limits a card holder's liability for unauthorized use of a card to $50.
FAIR CREDIT REPORTING ACT (April 24, 1971)	• Requires disclosure to consumers of the name and address of any consumer reporting agency which supplied reports used to deny credit insurance or employment. • Gives a consumer the right to know what is in his/her file, have incorrect information reinvestigated and removed, and include his/her version of a disputed item in the file. • Requires credit reporting agencies to send the consumer's version of a disputed item to certain businesses or creditors. • Sets forth identification requirements for consumers wishing to inspect their files. • Requires that consumers be notified when an investigative report is being made. • Limits the time certain information can be kept in a credit file.
FAIR CREDIT BILLING ACT (October 28, 1975)	• Establishes procedures for consumers and creditors to follow when billing errors occur on periodic statements for revolving credit accounts. • Requires creditors to send a statement setting forth these procedures to consumers periodically. • Allows consumers to withhold payment for faulty or defective goods or services (within certain limitations) when purchased with a credit card. • Requires creditor to promptly credit customers' accounts and to return overpayments if requested.
EQUAL CREDIT OPPORTUNITY ACT (October 28, 1975)	• Prohibits credit discrimination based on sex and marital status. • Prohibits creditors from requiring women to reapply for credit upon a change in marital status. • Requires creditors to inform applicants of acceptance or rejection of their credit application within 30 days of receiving a completed application. • Requires creditors to provide a written statement of the reasons for adverse action.
(March 23, 1977)	• Prohibits credit discrimination based on race, national origin, religion, age, or the receipt of public assistance.
(June 1, 1977)	• Requires creditors to report information on an account to credit bureaus in the names of both husband and wife if both use the account and both are liable for it.

** This information taken from the Money Management Institute booklet titled MANAGING YOUR CREDIT, printed by the Money Management Institute of Household Finance Corporation, Prospect Heights, Illinois. Used with permission.*

ACTIVITY 4

Read All Contracts

1. READ before you sign.
2. READ IT ALL--even the small print.
3. ASK QUESTIONS--be sure you understand your obligations, rights, and the seller's responsibilities.
4. KEEP your copy of the credit contract in a safe place.
5. BE SURE all blanks are filled in!

EVERY CREDIT CONTRACT SHOULD STATE:

- what you are buying or the amount of cash or credit you're borrowing
- the total amount of each payment
- charges for credit, insurance, and other costs
- what you pledge as proof that you will pay
- the amount of each payment
- the number of payments
- when each payment is due
- the address of the seller
- the down payment
- the trade-in allowance, if any
- the cash price, the credit price
- the seller's promise about installing, servicing, or replacing the item or its parts.

Plain-English Contracts

It was an exciting day: Chris Rodgers bought his first car. To pay for it, he planned to use the money he made at his first job. Chris's father agreed to co-sign the note, without thinking much about what that meant. Neither Chris nor his father read through the sales contract or the loan note. Just looking at the paragraphs of tiny print gave them a headache.

Later on, when Chris was laid off from his job and fell behind on the payments, the car was repossessed and sold to pay off the money Chris owed. But he still owed $100—so the car dealer sued Chris's father. The sales contract and loan note said that anybody who signed the loan note as a borrower or co-signer could be sued if Chris fell behind on the payments—even if the car had already been repossessed. Chris was left without a car, and with a very strained relationship with his father.

Tina Santangelo had a better experience. When she signed up for a credit card and a line of credit for cash advances, the bank gave her a plain-English contract to sign. She understood exactly when her payments were due, how much interest she had to pay, and what the bank could do if she didn't keep up her payments. The last two items were sobering enough for her to keep a strict watch on what she spent with her credit card. She didn't spend as much as some people who have credit cards, but she also had fewer bills to worry about.

Standard Contracts

It's easy to recognize most standard contracts: they're usually the ones with the title in Old English script at the top, and with endless paragraphs made up of long, long sentences in tiny print. If you start to read the contract, your head may swim from the *whereases*, *hereinbefores*, and *aforesaids*. You may get confused reading a sentence that talks about "Sections 702 (c), except as modified by Section 309 (d) (2) as amended by Section 903 (b) (2) (iv)." Or, you may just fall asleep.

Often when you're given a standard contract, it's because that's the tradition, the way the business is used to handling its contracts. The bank or store keeps using the same old contracts, following its lawyer's advice. The lawyers use old, familiar contracts just like the ones they learned about in law school. Lawyers want contracts to be very precise and very complete. These are terrific qualities, but there are ways to get them without heavy doses of "hereinbefore" and "party of the first part."

Plain-English Contracts

Plain-English contracts are written in short, direct sentences and use understandable words. The contracts are divided into sections, and each section is labeled, so you don't have to read the whole contract when you want to check a small part of it. Many plain-English contracts use examples to make their meanings clearer.

The designers of plain-English contracts use plenty of white space and easy-to-read typefaces. Sometimes difficult words are explained as they come up in the contract. Occasionally there's a glossary (a list of definitions at the beginning or end of the contract). In many plain-English contracts, the person who reads and signs the contract is called "you"—not an impersonal legalese term like "party of the second part" or "the insured."

In short, the writers and designers of plain-English contracts do everything they can to make the contracts easy to read and understand. Don't expect the contract to be short, however. Because the type is bigger and there are more thorough explanations, a plain-English contract can be much longer than the standard contract on which it's based.

Plain-English Laws

In five states (Connecticut, Hawaii, Maine, New Jersey, and New York), consumer contracts must be plain-English. That's the law. A consumer contract is a contract involving something consumers buy to use themselves or in their families and households. The purchase price must be lower than the limit ($10,000-$25,000) set by state law.

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You're on your own if you buy a new Rolls-Royce, but you're covered if you buy a Cougar.

If a business in any of those states breaks the law by not giving you a plain-English contract, you can sue and collect money (up to $10,000 in some states). But you can't get out of the contract by claiming that you didn't understand the contract when you signed it; you still have to live up to your obligations.

In 23 states (Arizona, Alaska, California, Connecticut, Delaware, Florida, Hawaii, Illinois, Kansas, Maine, Maryland, Massachusetts, Minnesota, Nebraska, New Jersey, New York, North Carolina, Oklahoma, Oregon, Pennsylvania, South Carolina, Texas, and Virginia), there are laws or regulations that make insurance companies print some or all of their policies in plain-English.

Even if you live in another state, you may be able to get plain-English contracts. Many banks and insurance companies have simplified their policies, loan notes (contracts for borrowing money), and other documents. They do it to save time (their employees don't like to tangle with confusing documents, either), to give better service to their customers, and to give their customers a good reason for choosing them instead of the competition.

What You Can Do

When you have to sign a contract, ask if there's a plain-English version available. If not, make sure you get a thorough explanation of everything you don't understand. Don't let the person you're dealing with hurry you up, hassle you, or pressure you to sign. Remember, you're making a deal that has important legal and practical consequences. Don't get stampeded into doing something you don't understand. It's a good idea to write out the explanation and save it, in case you need to check the contract later.

Warning: Just because a contract is in plain-English doesn't mean it's a good deal. You may have to pay more, have a shorter time to pay, or face more trouble if you don't meet your obligation. Plain-English is just a tool for understanding contracts; it doesn't mean the contract is favorable or fair to the consumer.

Plain-English can keep you from falling into a trap the way Chris did—but *only if you read the contract thoroughly*. It won't help you if you sign on the dotted line without reading the contract all the way through and thinking about what you'll have to do to meet the terms of the contract. It won't help you if you get in over your head by promising to make payments bigger than you can afford.

If you have to sign a contract and you can't get a plain-English version, hint strongly that there should be one. Shop around to compare banks, stores, insurance companies, and other businesses for *all* the services they offer you. Are their prices fair? Do you get good service? Do they explain things thoroughly in a way you can understand? If *every* consumer took these steps, contracts would get fairer—and easier to read.

★

A sentence from the contract Chris signed:

Upon default by the Debtor as defined in paragraph 7, *ante*, the Secured Party can accelerate maturity of the entire obligation plus accrued interest without notice, and can proceed against the Debtor, or Surety, Guarantor, Obligor, or other accommodation party without notice to Debtor, and without attempting to exercise any of its remedies against Debtor.

Plain-English version of the same sentence:

If you fail to make any payments under this contract, we (Speedy Auto Dealers, Inc.) can collect the entire amount you still owe us, plus all of the interest. We don't have to wait for the other payments to become due. We don't have to tell you that we've decided to do this. We can sue you. We can also sue anybody else who signs this contract as a cosigner, guarantor, or surety. We don't have to notify you that we are suing this other person. We don't have to sue you first.

ACTIVITY 5

Don't Let Creditors Harass You--Know Your Rights

Consumers often don't realize their rights relating to credit and collection. However, most states have quite specific regulations concerning the tactics used by creditors to collect overdue bills. High interest rates and a sluggish economy have heightened most companies' collection activities. Creditors are establishing new programs in an attempt to reduce the number of days bills are outstanding. In some cases, consumers will be harassed with on-the-job phone calls, calls in the night and threatening letters as well as other persistent and embarrassing approaches. Some of these collection practices may be illegal.

Debtors are advised not to become angry when receiving a call regarding an overdue account, even if the debtor feels he or she does not owe the specified amount. When approached by creditors, calmly ask for the name, address and phone number of the creditor or collection agency. Ask for and record the exact amount of the bill which is claimed to be due. Always ask for the name of the person you are talking to, his or her position with the company, and then record the date and time of the call.

In most states, when collectors call they must honestly identify themselves and may not use obscene or profane language. If you agree that you owe the money in question, but cannot pay as originally planned, negotiate an alternative pay-off arrangement. Most likely, the creditor will be happy knowing you are taking steps to clear up the financial difficulties and is less concerned with original terms than eventually receiving its money in full. Be aware, however, that failure to meet the originally contracted terms may harm future business opportunities with that particular company. Plus, a poor credit history will make other firms think twice before extending new credit.

* From What's New in Home Economics

ACTIVITY 6

Retail Installment Contract

SELLER		BUYER	
Name	The Television Center	Name	Jason Jones
Address	1100 First Street	Address	714 King Street
City	Indianapolis State IN	City	Indianapolis State IN
Zip	46204	Zip	46208

One Fischer portable color television, size 17", model #384, ser.#4938-3

For the goods and services described above, I agree to pay $349.20 in accordance with the agreed terms beginning the 10th day of May, 1978. Title to the goods included in this contract shall be retained by the seller until the balance is fully paid. I agree not to dispose of the goods or encumber them without the seller's written consent and to protect the seller against all loss or damage to the goods from the time they are delivered to me until I have fully paid for them. If I fail to comply in any way with the provisions of this contract, the seller may, at his option, declare the unpaid balance on this contract immediately due and payable. In such event, I agree to pay such balance upon demand or the seller may, as provided by law, retake the goods and retain payments made as damages for their use, or pursue any further remedy provided by law with prior notification. If more than one person signs this contract, the obligation shall be joint and several.

(1)	Cash Price (incl. taxes accessories, and services)	$399.40
(2)	Down Payment	
	Cash Down Payment . .	$100.00
	Trade-In	$ None
	Total Down Payment . . .	$100.00
(3)	Unpaid Balance of Cash Price (1) - (2). .	$299.40
(4)	Other Charges	$ None
(5)	Amount Financed (3)-(4)	$299.40
(6)	FINANCE CHARGE	$ 49.80
(7)	Total of Payments (5). .	$349.20
(8)	Deferred Payment Price (1) + (4) + (6) . . .	$449.20

ANNUAL PERCENTAGE RATE . . . 18.72%

Monthly Payments $17.60 Number of Monthly Payments 20

Amount of last payment $14.80

Payment to be made to seller at address above. For late payments add $1.00.

NOTICE TO THE BUYER:

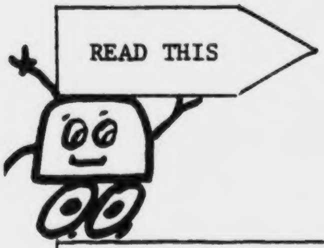
1. Do not sign this credit agreement before you read it or if it contains blank spaces.
2. You are entitled to a completely filled-in copy of this credit agreement.
3. If you pay in full in advance, any unearned finance charge will be rebated under the rule of 78 after deducting a charge of $5.00.

Buyer's Signature Jason Jones Date Aug 30 1978

Cosigner's Signature

Adapted from PROJECT PACT Modules for Consumer Education, Michigan Department of Public Instruction, Division of Vocational Education.

Credit Contract Worksheet



PROBLEM: You would like a new portable color T.V. but do not have the money to pay for it. After finding the T.V. you want, you then decide to purchase it on a credit contract.

NOW READ THIS AND THINK ABOUT THE QUESTION

What responsibilities are you agreeing to in the contract, and what rights do you have that you should check on before signing the contract?

EXAMPLE: Agreeing to:

Let the seller hold the title to the purchase until payments are completed.

NOW READ THE ATTACHED CONTRACT AND ANSWER THE FOLLOWING QUESTIONS BASED ON INFORMATION INCLUDED IN THE CONTRACT

I. What are five responsibilities that you would be agreeing to when you sign the contract?

1. ______________________________

2. ______________________________

3. ______________________________

4. ______________________________

5. ______________________________

II. What are five rights that the contract gives you?

1. ______________________________

2. ______________________________

3. ______________________________

4. ______________________________

5. ______________________________

Adapted from PROJECT PACK Modules for Consumer Education, Michigan Department of Public Instruction, Division of Vocational Education.

Scoring Guide: Credit Contract Worksheet

I. Examples of responsibilities assumed in signing credit contract:

1. Accepts responsibility for loss or damage of product before payments are completed.
2. Make all payments on time.
3. Pay stated amount each month for a set period of time.
4. Pay additional charge for late payment.
5. Will not sell or transfer product to another place before paid in full.
6. Do not sign contract before reading all parts.
7. Pay full amount due at the request of the seller, if payments are not made on schedule.
8. Give seller right to repossess the merchandise if payments not made on time.
9. Check interest rate.
10. Carry out agreements listed in contract.

II. Examples of rights to check before signing a contract:

1. To be notified before repossession.
2. To be able to pay the full amount in advance.
3. To receive a refund on portion of credit charges if product is paid in full before final date.
4. To receive a receipt of full payment.
5. To obtain a copy of contract.
6. To make sure all blanks are filled in.
7. To check accuracy of all dollar and cent figures.

Adapted from PROJECT PACT Modules for Consumer Education, Michigan Department of Public Instruction, Division of Vocational Education.

ACTIVITY 7

How to be a smart shopper

If you have ever found yourself the owner of a new lawn mower or an expensive sweater that you neither really need nor want, these crucial shopping tips will help you spend more wisely.

You enter a posh store and tell a clerk that you want to buy a sweater and a suit. Which item would a savvy seller trot out first to encourage you to spend the most money in the long run?

"The suit," says social psychologist Robert Cialdini, who went underground for three years into the world of sales professionals—retailers, fundraisers, even con artists—to learn how they get customers to say yes and pay top dollar.

"Clothing stores instruct sales personnel to sell the costly item first," Cialdini says, "even though common sense might suggest that if someone has just spent a lot of money to purchase a suit, he or she might be reluctant to spend more to buy a sweater as well."

But clothiers—like car dealers, real-estate agents and other sales experts—rely on a psychological phenomenon called the "contrast principle."

"Simply put," says Cialdini, "if the second item is fairly different from the first, we tend to see it as more different than it is."

That's why a $75 sweater won't seem excessive after you've purchased a $275 suit, and an attractive house will appear even nicer after you've initially viewed several dumps, while automobile options—tinted windows, an FM radio—will seem trivial after shaking hands on a $12,000 car deal.

The contrast principle is one of many subtle but powerful weapons of influence that sellers use to encourage purchasers to part with their money. While psychologists have for years studied the dynamics of the buyer-seller relationship to help the seller exploit these principles to his advantage, Cialdini is one of a growing number of experts analyzing the interaction in an effort to assist the consumer.

Today's shoppers "are much more savvy than they used to be," says University of *(continued)*

By Carol Krucoff

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South Carolina marketing professor Arch Woodside, who heads the consumer psychology division of the American Psychological Association. "Selling is very difficult today. Businesses are willing to be aggressive in their sales practices."

To outsmart a salesman, "you've got to think like a salesman," advises Cialdini, whose interest in sales psychology arose from what he calls his "long-standing status as a sucker."

So the thirty-nine-year-old professor took a sabbatical to become, he says, "a spy of sorts. When I wanted to learn all about the influence tactics of encyclopedia or portrait-photography or dance-lesson sales organizations, I would answer a newspaper ad for sales trainees and have them teach me their methods." The result is *Influence: How and Why People Agree to Things* (William Morrow and Co., 1984). It defines six basic categories of influence tactics that sales professionals use to trigger what Cialdini calls "a kind of automatic, mindless compliance from people—a willingness to say yes without thinking." *(continued)*

Nine techniques for Psyching-out salespersons

Consumer psychologists offer these strategies to counter subtle influence techniques.

1. If a salesperson offers you a complimentary gift, be aware that this is a sales gimmick, not a present.
2. Separate your feelings for a product or a service from the person who is selling to you. If you decide to buy Supersalesperson's stereo, remember you'll be listening to it in the living room, not him.
3. Trust your own instincts and judgment. You've been buying clothes for years, so why be swayed by a salesperson who says something looks absolutely divine on you when you know it doesn't.
4. Don't be afraid to challenge a seller who purports to be an expert. An honest merchant welcomes questions. Get second opinions, check credentials.
5. Do your homework. You'll be much less likely to fall for sales gimmicks and will gain valuable negotiating advantage if you've thoroughly researched the item you want to buy.
6. Remember that there is no free lunch. If an offer sounds too good to be true, it probably is.
7. Ask questions. Find out about warranty, service, availability of parts. Read a contract before signing, get references, consult your local consumer protection office or Better Business Bureau if you're suspicious of a seller.
8. Go to the top. Nearly everyone has a boss. If you believe a salesperson is employing dishonest strategies, tell his or her superior. If an advertiser uses an offensive sales strategy, write the company to say that you refuse to buy its product.
9. Try negotiation. If you're dealing with a seller who has the power to make pricing decisions, it never hurts to ask, "Is that your best price?"

These "yes-producing" techniques are:

- Authority. When the seller is an expert we are more likely to buy. This works even if the endorser is someone who only has the appearance of authority, like an actor who portrayed a doctor on television pitching a health-related product.

Arch Woodside found that sales rose when the buyer perceived the seller as an expert, even though the seller only repeated the material on the box.

- Reciprocation. If someone has done us a favor—given a free sample—we feel obligated to reciprocate.
- Commitment and consistency. When we make a decision, our need to stick by it can lead us to make major commitments to justify the earlier decision. For example: "Would you say a good education is important to your child? Would you say fine books are a basic part of a good education? Well, then, I'm sure you'll want to take a look at this important material." This same logic is used by the hawkers of home computers.
- Social consensus. If other people are doing something, we tend to think that it must be worth doing. Various groups—from TV producers dubbing in canned laughter to hatcheck clerks putting dollar bills on the tip plate—have learned to manipulate this human response.
- Scarcity. We tend to want things when we think their availability is dwindling. One-to-a-customer sales and "limited time" offers make products immediately more desirable.
- Liking. Home sales parties, compliments from a salesperson and a seller's attempt to establish a link with the buyer all play on this principle. Flattery is the oldest sales trick in the book. "We're all hungry for affection, so when someone flatters us we're apt to buy it," Woodside says.

The best defense, according to Robert Cialdini, is "to stop and think. When you feel your 'yes' trigger being pulled, figure out what's going on.

"And," adds Cialdini, "remember that you are free to say no." You outsmart the salesman if you concentrate on your real need and on getting it met at the best possible value for the money.

Consumer assertiveness training can help buyers use their power to avoid sales tricks. In a study done at Purdue University by psychologists Ronald Kuich, James Curran, Jacob Jacoby and Marco Mariotto, consumers were taught techniques to use sales psychology to benefit themselves. Among them:

- The broken-record approach. Continue to agree with the salesperson without yielding your position.
- Friendliness. Use the salesman's name, and make eye contact. *(continued)*

SMART SHOPPER

continued

- **Honesty.** Don't make up phony excuses to get rid of a salesperson. If a salesperson is trying to sell you a $500 membership in a health club, don't try to fend her off by saying, "My husband would never let me spend that kind of money." She might counter, "Five hundred dollars over three hundred sixty-five days breaks down to a dollar and sixty cents a day. That's the price of a tuna fish sandwich. Do you need your husband's permission every time you buy a sandwich?" Then you're launched on a useless and irritating discussion.
- **Sticking to the point.** Never answer an irrelevant question; keep the salesperson on the topic and summarize his or her points to shorten the transaction. If a television salesman notices your college sweatshirt and tries to get chummy by talking about the big football game your alma mater is playing, politely say, "Yes, it's an important game, but what I'm interested in is your explanation of the quality difference among these three models."

Wise consumers are particularly alert to closing techniques, says one of the study's authors, Jacob Jacoby, director of the Institute of Retail Management at New York University.

The most effective closing technique, Jacoby says, is "assumed consent. After a salesperson has described the product or service he says, 'May I have your name and address?' You've never been asked, 'Do you want to buy?' "

Defense: Point out the fact that you have not agreed to buy and that you are put off by this high-pressure tactic. Take time out to think it over.

A second common technique, Jacoby says, is "the puppy-dog close. It's used by car dealers who tell a customer, 'Take it home and enjoy it for a while.' "

This technique exploits the fondness most people develop for a new vehicle as well as the pressure of having neighbors see a new car.

"Do you ever give back a puppy after you've taken it home?" Jacoby asks.

Defense: Realize this is a sales technique—not a complimentary car. Be aware how much harder it will be to give it back than to keep it.

The take-away close is often tied in with the scarcity tactic. "This is when the salesman says, 'I'm not sure you qualify as a buyer,'" Jacoby notes. "When it appears you're going to be denied, it makes the item suddenly even more desirable."

Defense: Avoid letting this tactic intensify your interest in the item. Who would be hurt more if you didn't qualify—you or the salesman?

Another area in which sales psychology is particularly crucial is in figuring out how much to charge, says Lynn Kahle, assistant professor of consumer behavior at the University of Oregon. "Setting price is partly determined by what quality the salesperson wants people to see his product as having. This is especially true with items whose value most people can't immediately ascertain—like jewelry, art or perfume."

Studies have shown that some slow-selling, low-priced items sell out when marked with a high price.

"One liquor company introduced a low-priced brand of vodka and then repackaged and raised the price of their medium-priced vodka to compete with an expensive imported brand," Kahle says. "A computer company that lowered its prices suffered because it couldn't discount any further, unlike competitors who'd knock off twenty-five percent. Even though their bottom line was the same, people thought they were getting a better machine at a bargain price with the other brand."

The lesson for consumers: "There isn't always a one-to-one relationship," Kahle says, "between quality and price. People believe that

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you get what you pay for. So if people are shopping for something of quality, they look for a high price as a shortcut to judging real value.

But the sales arena that is arguably the most notorious for employing sophisticated selling strategies is the automobile dealership.

"Buying a car for most of us is one of the most intimidating sales experiences we undergo," says Washington, D.C., marketing consultant Jack Gillis, author of *The Car Book*, the proceeds of which benefit the nonprofit Center for Auto Safety. "The combination of high price—the average new car costs more than eleven thousand dollars—and high technology unnerves many buyers. They are easily manipulated.

"This is the first technique a salesperson uses—the fact that you and I are nervous about the experience."

Based on his research on buyer behavior, Gillis has found that women make much better car purchases than men "because they don't expect to know anything about cars, so they research more, shop around and compare."

How can you focus on getting the best price? Gillis says, "Find out how much the dealer is paying for the car and options from a car pricing guide [*Edmund's*, one of the most popular, is available in most libraries]. If the dealer paid eight thousand for a car and five hundred for the options, then lists it at eleven thousand, that's your negotiating room."

A rule of thumb when you're considering how much to spend: The dealer markup on cars is generally 15 to 20 percent, and on options, it's as high as 100 percent.

One extra that usually has a high markup is the service contract, an insurance policy you can purchase to cover repairs after the warranty expires. Gillis says they're overpriced and "they mean you're taking a gamble that the car will break down before the manufacturer says it will." His advice is to take the $400 to $600 a typical service contract costs and put it in a savings account so you'll have it in the unlikely event the car requires major repairs.

If you start negotiating at the level of dealer cost, you are accomplishing two things, Gillis says. "You let the salesperson know you've done your homework and that you're a good negotiator."

This whole system falls apart, however, with foreign imports, he says, because "import quotas have restricted the supply. Dealers are able to add on surcharges over and above the list price. The best strategy to negotiate for a foreign car: Call dealers as far away as two hundred miles, tell them the car and options you want and that you're ready to pick it up now if they give you the best price. Most will give a price over the phone. Then call your local dealer and ask him to meet that price. If he will, great. If not, take the day off work and pick it up. You can always take it to your local dealer for service."

The biggest mistake consumers make: "Getting their heart set on one car. Then your negotiating ability drops to zero. When the dealer gets a sense you want the car, he can use the scarcity technique: 'Gee, it's our last shipment; I can't tell you when we're going to get another.' Going in with two or three alternatives increases your negotiating power. You have the most powerful weapon; the one hundred and eighty-degree turn."

Other car sales tactics to beware of:

- Low-interest bait. The ads show low interest rates, but when they get you into the showroom, you find that the cost difference is built into the price.
- Dealer packages. Salesmen say, "To get the wire wheels you have to get the rustproofing, because this is the way we get it from the factory." Try saying, "Fine, I won't buy the car."

One of the best ways to outsmart wily *(continued)*

SMART SHOPPER
continued

salesmen—of automobiles or anything else—is offered by super-seller Joe Girard, rated the "world's greatest salesman" by the *Guinness Book of World Records*: "Know what you want, do your homework and walk out on anyone who tries to play games with you."

As with any profession, "there are good and bad salesmen," says Girard, fifty-six, of Detroit, who holds the all-time record for retail salesmanship (he sold 1,376 cars during the 1974 oil embargo) and is the author of *How to Sell Anything to Anybody* (Warner, 1979) and *How to Sell Yourself* (Warner, 1981). In most transactions, he says, "you're buying the salesperson, not the product. Look to see if the salesperson is trying to sell you or help you decide.

"A good salesperson tries to find out what your need is and then helps you meet that need. When I was selling cars [he quit in 1978 to write, consult and lecture] I always asked people questions the way a doctor asks a patient—'What did you have in mind?' 'What features are important to you?' 'What did you like or dislike about what you had previously?' The salesman should help you make the best choice for you."

Too often, he says, "customers are afraid of salespeople. But there's nothing to fear—particularly if you research what you want first."

A good salesman knows, he says, "that in the selling game there must be two winners. If customers are completely satisfied that they've gotten their money's worth, they're more likely to return and to refer their friends."

Perhaps the one purchase that seems even more intimidating than buying a car is buying a home. Real-estate salespeople have their own brand of compelling sales tactics. One common device, says an agent for a large Washington, D.C., real-estate firm, is for the salesperson to schedule buyers to see several houses in Goldilocks order. "The first house is too hot—too expensive, too big, too remote," she says. "The second is too cold—too run down, too small, too noisy. The third one, naturally, is just right." Agents know, she says, that buyers rarely select the first house they are shown, just as some batters in baseball refuse to hit the first pitch. "So you schedule showings in strategic order."

In general terms it's worth noting that some of the more unscrupulous tactics salesmen use, such as the infamous bait and switch, may be illegal. "Some stores advertise fabulous but fake bargains just to get you to come in so they can sell you something more expensive," warns the Council of Better Business Bureaus. "The truth is they never had any intention of selling the advertised special." If a store tries the bait and switch tactic on you, leave and report the incident to your local BBB or consumer-protection office.

On high-cost items, Gillis says, "a salesperson will often sell you on a real or perceived need." Buying certain cars or clothes (especially furs) is like buying an image. Once the salesperson sells the consumer on the need to pamper herself, to look successful or devil-may-care or classically chic, the item for sale becomes the "shot" to cure that need.

On low-cost items, he says, "Sellers focus on impulse buying. In stores, shelf space is critical. Eye-level items are the most hotly contested products."

If venturing out into the marketplace to buy a new car, a new home or just a new pair of slippers now seems more fraught with peril than you ever imagined, don't despair. Remember, in the case of most items, it's a buyer's market, which means that ultimately you're the one in control. If you have the slightest question or doubt regarding the purchase, or your own motive for buying, simply tell the salesperson you need more time to think about it. When you're finally clear in your own mind and are ready to buy, that salesperson will still be there, ever eager to greet you with open arms. End

LADIES' HOME JOURNAL • MARCH 1985

ACTIVITY 8

Utilities

In Indiana there are three types of utility companies, Public or investor owned, Rural Electric Membership Corporations (REMC) and Municipally owned. The Public Service Commission of Indiana issues rules and regulations that utility companies must follow, except Municipally owned utilities. These rules and regulations are to insure that both the consumer and the utility company have rates that are fair and reasonable.

In areas that have *municipally owned utility companies* that are not under the rules of the Public Service Commission, such as Anderson or Richmond, the customer must look to the utility company for regulations on rate changes or charges and what rights they have as consumers. The Consumer Affairs Division of the individual companies can give information concerning customer rights and responsibilities.

A REMC may be formed by 11 or more persons. REMCs provide electrical services for rural areas outside of towns. The services are provided at the lowest rates possible because their purpose is not to make a profit but rather to provide a service.

The Indianapolis Power and Light Company or the Citizens Gas and Coke Company are examples of public or investor owned utilities.

PUBLIC OR INVESTOR OWNED UTILITIES AND REMC'S

Upon application for utility services by the consumer, the utility company must determine if a deposit is necessary.

Deposits

A deposit does not have to be paid if:

- you have been a customer of any utility company within the past two years and

- do not owe any bills to that utility, and
- have not had two past due bills within the last year, and
- did not have your service shut off within the last two years because of not paying your bill.

If you have not had utilities in your name in the past two years, *no deposit* must be paid if you can pass *two* out of three tests.

1. You must have worked for your present employer for two years or for only two employers in the last two years or have not worked for two consecutive years because you were in school or in the military, or
2. you are buying a home or have been renting an apartment for more than two years, or
3. you have credit and a good credit rating.

Present customers can be asked to pay a deposit if service has been disconnected or they get two disconnect notices in a row or three in a twelve month period. If a deposit is required a notice must be sent in writing stating the reason a deposit is required and inform the customer of the right to prove that a deposit should not be required.

The Water and Electric Company can ask an amount equal to two months of estimated bills. If the amount is more than $70.00 and you are a new customer, you must be allowed to pay the deposit in equal installment payments in no less than eight weeks.

The Gas Company can ask for a deposit that is equal to four months of estimated bills if you are a new customer or a present customer and you are not on the budget plan. If on the budget plan, the deposit can be no more than 2 months of estimated bills.

Refunds

A refund may be given back after specific time-periods and requirements.

Water and Electric deposits must be refunded if the customer has paid the bills on time for nine months straight, or 10 months in a row during in the past 12 months.

Gas deposits must be refunded if the customer paid the bill on time 12 months in a row, or 12 months in a row out of the last 15 months.

If payments are late on either utility for two months in a row, the counting of the time periods start over again.

EXAMPLE: The gas bill has been paid on time for 9 months in a row and the 10th and 11th month the payment is late, then the company will start counting the 12 months period over again.

If the customer asks that a utility be shut off, part or all of the deposit can be used to pay the last bill or the company may refund the deposit within 15 days, and allow the customer to pay the last bill, but only if the customer requests this arrangement.

Shut-offs

The customer must be given seven (7) days written notice before a utility can be shut off. The Notice can be either mailed to the consumer or delivered to the customer or a responsible member of the family.

In the Notice the company must state the date the service will be shut off, the reason for the shut-off, a telephone number where questions about the shut-off can be answered and the customer can get information about his/her rights.

If the customer gives the company a written statement from a doctor or public health official saying that the turn off would be harmful to the health and safety of any member of the family, the utility must delay the shut-off for 10 days.

If the customer can give a reason for not paying the full amount of the bill (which includes not having the money to pay), the company may not stop service if the customer can pay $10.00 or 1/10th of the bill, whichever is less, and agrees to pay the rest of the bill and late charges if necessary, within three months, *and* pays the bills for those current three months.

If the bill is very large because of a mistake in reading the meter, a broken meter, or the meter has not been read for over 2 months and estimates of the bills were made, the customer can stop the shut-off by paying part of the bill (but no more than one months estimated bill) and agrees to pay the rest over the next few months.

Shut-offs can only occur between 8 a.m. and 3 p.m. on days when the company's offices are open. If the office will be closed the next day there can be no shut offs after 12:00 p.m.

Service cannot be cut off just because the customer has not paid for merchandise or appliances being purchased from the utility company.

Service cannot be stopped because a bill has not been paid at another address unless that bill has not been paid for 45 days.

If the utilities are in the landlord's name and the landlord does not pay the bill, the utility company does not have to notify the tenant before the utilities are to be shut-off.

If the problem cannot be solved between the tenant and the landlord, the tenant should contact the Health Department and/or an attorney to get the service turned on again.

Complaints

If the customer is not satisfied with the amount of a bill or deposit, receives a disconnect notice, or any other service, a complaint may be made to the utility company.

A complaint may be made in a letter or on a form that can be obtained from either the Public Service Commission or from the utility business office. The complaint is considered filed when it is carried to the utility or by the postmark date if it is mailed.

The complaint should state the reason for the complaint, the name and the customer's service address.

A call to the utility does not count as a formal complaint.

After the complaint is received, the company must investigate the situation and give the customer a decision in writing.

If the customer is still not satisfied with the decision, s/he may ask that the case be reviewed by the Public Service commission. The request for review must be sent to PSC within one week after the company mailed the decision. A copy of the request should also be sent to the utility company.

The customer should keep copies of all papers regarding the complaint and the Requests for Review.

After a complaint is sent to the utility company, the utilities can not be shut-off as long as the undisputed bills are paid and until 10 days after the date the company mailed the proposed decision to the customer.

In the case where a request for review is sent to PSC, the utilities cannot be shut off until three days after the date of mailing of the PSC's decision.

Upon receiving the Request for Review, the PSC provides an informal review within 21 days. The decision should be mailed to the customer and to the utility company within 30 days of the original request for review.

Then either the customer or the company may request a conference at a place the PSC decides upon.

All records regarding the complaint may be inspected by the customer, or with written authorization a representative of the customer's choice.

For further information write to:

Consumer Affairs Division or the
Consumer Counselor
Public Service Commission
901 State Office Building
Indianapolis, IN 46204

or call

(317) 232-2700, 2701, or 2715

WHERE TO GO FOR HELP

If you have a low income, there may be assistance available to help you pay your bills.

The *Township Trustee* can make payments to your utility company if your services are shut-off or are about to be shut-off. If you are turned down by the trustee you have a right to appeal that decision to the County Commissioners (see the Township Trustee section of this book).

The *Community Action Against Poverty* (CAAP) operates Project HEAT, and the Weatherization program. To locate a Community Action Program near you for information on how to apply, and the eligibility guidelines, call (800) 622-4972 or (317) 924-0407 or look in your local telephone directory.

The Indiana office of *Community Services Administration* (CSA) operates Project SAFE. This project is designed to help offset the high cost of energy for the elderly, handicapped and for low-income persons.

This program changes from year to year, but information should be available from your local utility company or your local Community Action Agency or write or call:

PROJECT SAFE
415 N. Pennsylvania
Indianapolis, IN 46204
(800) 622-4973

or contact,

Jean Merritt
Executive Director
Indiana Office of CSA
415 N. Pennsylvania
Indianapolis, IN 46204

Persons who live in areas serviced by municipally owned utilities or outside Marion County should check with their utility companies to find out if there are similar programs in their areas.

Citizens Gas and Coke Utility

If the customer is having a problem paying the bill, the gas company should be contacted before the bill is due. A talk with the customer representative can help avoid disconnections or delinquent accounts.

1. Budget Payment Plan

The gas company determines the payments based on previous use and weather and will bill you for equal amounts for 11 months. In the 12th month, the bill is balanced and the customer must pay the balance of the account, usually in the summer.

This plan can eliminate high heating bills during winter cold spells.

2. Automatic Bank Deduction Plan

If on the Budget Plan, arrangements can be made with the customer's bank to automatically deduct the monthly payment from the checking account. The bank sends a summary of the gas usage and payments each month with the statement.

3. Duplicate Notice Protection Plan

If the customer is a shut-in, ill or away from home for extended periods of time, s/he can authorize the gas company to send a duplicate bill to anyone s/he chooses, who can remind them that the bill is due. This person will not be responsible for paying the bill but will help keep the customer informed about shut offs and late bills.

Power and Light Company

The Indianapolis Power and Light Company (IPL) has an office of Special Customer Programs whose main concern is assistance to the ill, the elderly, those with low-incomes, and those with temporary economic problems. There are five special services that may be used by IPL customers.

1. **Outreach Alert System/ Project Concern**
   Agencies like the Marion County Health and Hospital Corporation and the Victims Assistance of the Indianapolis Police Department can notify IPL of customers who need assistance with getting their service turned on. The customers or family member's health or safety must be endangered by the shut-off.
2. **Customized Payment Services**
   Special payment plans may be set up to meet individual needs and economic situations while maintaining the customers electric service. If eligible for consideration IPL may drop late payment charges and deposits.
   For more information, contact a customer representative.
3. **Third Party Notification Plan**
   The customer can authorize IPL to send a copy of a delinquent bill to a friend or relative who will not be responsible for payment but who can remind the customer to pay the bill.
4. **Free Elderly Winterization Survey**
   Under this program, IPL conducts a free survey of the customers home and shows ways to save energy and money on the bills.
5. **Special Health Situation Notification**
   If life sustaining health equipment is being used in the home and there is a possibility that the electricity may be cut off because the bill cannot be paid, or because no one is able to mail or take the payment to the company, IPL will make a visit to the home to assess the situation and if the situation warrants, will provide a customized payment plan.

For information contact:
Michael Shriner
Manager of Customer Relations
261-8442

or,

C. Ronald Breedon
Director of Customer Contact
261-8362

Mapping the Road to Employment

MODULE CONCEPT: Mapping the Road to Employment

RATIONALE: Job searching may be an exciting adventure for the first-time job hunter, but it also may be a desperate, frantic nightmare for someone who has lost a job and has a family to support. There are several factors that have an impact on a job search. First, the attitudes of the job searcher, including attitudes held later on the job, are of great importance. To be successful in the job search, one must become aware of one's needs, interests, and abilities, as well as one's goals for the future, so that this information can be conveyed to the potential employer. Second, family life will affect a person's success in getting and keeping a job. A support group of friends, relatives, and neighbors can be very helpful. Finally, certain preparations should be made before one begins the job search. The job searcher also should understand that the job for which he or she has trained is not always the job that is landed.

OBJECTIVES:

1. Identifies goals for the future, talents and skills useful in obtaining employment, and attitudes toward the job search and the job.
2. Explains how family, friends, and neighbors can become a support group during the job search.
3. Analyzes the job-search procedure, designs individual job-search plan, and evaluates that plan.

INTRODUCTION:

> "When Alice in Wonderland was trying to decide which way to go during her travels, she asked the Cheshire Cat. 'Would you tell me, please, which way I ought to go from here?'
>
> 'That depends on a good deal on where you want to get to,' said the Cat.
>
> 'I don't much care where,' said Alice.
>
> 'Then it doesn't matter which way you go,' said the Cat.
>
> If you don't care where you are going, then it really doesn't matter which choice you make. However, if you do care where you are going and if you know where that is, then it not only makes a difference which way you go, but it makes it easier for you to decide. Deciding which way to go requires first that you decide where you want to go."

OBJECTIVE 1: Identifies goals for the future, talents and skills useful in obtaining employment, and attitudes toward the job search and the job.

Identifying one's personal and career goals is essential for giving direction and purpose to the employment search.

Deciding where you want to go with your life is called "goal setting." Hopefully, you have small goals for each day. For example: "I want to finish that report before lunch so I can start the new project this afternoon." Slightly longer-term goals would be for a week, month, or year. For example: "I plan to reach the goal set by the company so I can get the $400 bonus." Long-range goals create a map of one's future, something to strive for and and plan toward. For example: "I want to do the best job I can for this company and learn as much as I can, because someday I want to start my own small business."

Family goals interact with personal and career goals—often having a great effect on one another.

Goals need to be set as an individual, as a career person, and as a family member. These goals will interact with and influence each other. For example: "Mary is a very family-oriented person, with a goal that her children will have the opportunity to grow up living close to their grandparents. Mary is also a fine draftsperson. When she was offered a promotion by the company, she turned it down because it required a move out of state, away from the children's grandparents, aunts, uncles, and cousins."

There are barriers that must be overcome in order to reach a goal.

There are usually some barriers, large and small, along the pathway to a goal. They must be overcome. Barriers might include a lack of education, low income, personal or family problems, employer prejudice, the unavailability of child-care services, etc.

- **Do ACTIVITY 1: Goal Setting**

Assessing one's personal characteristics is an essential step in the process.

Certain personal characteristics seem to be essential in almost all kinds of work. For example, being responsible, efficient, resourceful, flexible, objective, cooperative, and sensible is basic to a professional attitude toward work and necessary for success in almost any job.

Get to know yourself before trying to "sell" yourself to a potential employer.

On the other hand, some personal characteristics are very important in some occupations and less so, or even undesirable, in others. For example, being a loner may be a desirable characteristic for the inventor involved in long, quiet hours of laboratory research, but it is not particularly desirable for a worker on a construction team.

- **Do ACTIVITY 2: Assessing Your Personal Characteristics**

Personal interests, likes and dislikes, have a great influence on job satisfaction. Knowing your own interests will help you in job selection.

Your interests are simply your likes and dislikes, your preference for or rejection of a wide variety of things, based largely on your needs, values, and experiences. A simple way to discover more about your interests in relation to the world of work is to do the activity titled "Party."

- **Do ACTIVITY 3: Party**

Most men and women work for financial reasons. They need to support themselves or their families. Working can provide more rewards than a paycheck, and most of us do work for a variety of reasons. In fact, most people say that even if they didn't need the money, they would continue to work. Work values are the goals that motivate people to work; they are the satisfactions people seek in their jobs. Values are deep, enduring beliefs that guide our behavior and may reflect our interests and needs. For example, if you value fame, you probably have a need for recognition and admiration. Work values and family values are closely tied, so when "Assessing Your Work Values," you also may gain an insight into your values for daily life.

- **Do ACTIVITY 4: Assessing Your Work Values**

- **Do ACTIVITY 5: What Is Important to Me in a Job?**

When seeking employment, there are a number of abilities and skills a person has acquired over the years that he or she might overlook.

Each of us has acquired abilities and skills over the years that we may not think have much value in the marketplace. This may be especially true when a homemaker is re-entering the job market after years of child-rearing, or when a person is replaced by a machine and must switch to a different career. Take some time to evaluate your abilities and skills.

- **Do ACTIVITY 6: Rate Your Abilities and Skills**

When hiring new personnel, employers look beyond educational background, skills, and previous employment.

Many job seekers think that only their education, skills, and experience are considered by the potential employer. But other factors play an important role in the selection process. What do you have to offer an employer?

- **Do ACTIVITY 7: What Do You Have to Offer?**

When a person is unemployed, there are often barriers that must be overcome before a job can be found and kept.

There are a variety of reasons why people have difficulty getting and keeping a job. Activity 8 lists barriers in three catagories. In a small discussion group, discuss one set of barriers. Discuss each problem and ways to overcome it. Make notes in the blank spaces to the right. All three sets of barriers may be discussed if the group is interested in doing it.

- **Do ACTIVITY 8: Barriers to Getting a Job**

One's attitude toward the job search and the job acquired is an important factor in getting and keeping a job.

In a small discussion group, distribute copies of the cartoons about job attitudes. Have each person describe the attitude displayed in his or her cartoon and tell whether it is a positive or negative attitude.

- **Do ACTIVITY 9: Cartoons**

- **Do ACTIVITY 10: Job Attitude Questionnaire**

Included are a grade sheet and discussion sheets for:

"Your Attitude toward Your Work"
"Your Attitude toward the Company"
"Your Attitude toward the Boss"
"Your Attitude toward Dress Standards"
"Your Attitude toward Fellow Workers and Customers."

OBJECTIVE 2: Explains how family, friends, and neighbors can become a support group during the job search.

Friends, relatives, and neighbors can be supportive as well as helpful in an individual's job search.

"What good are your friends if they can't help you? If they can't help you, they're not your friends." How do you best use your friends, relatives, and neighbors as a supporting cast without placing undue demands on them? How can you enlist others to help you when finding work has been portrayed as such an individual process? Do you mistakenly see the job only in terms of the final encounter, when you are face-to-face with the prospective employer? Well, you can't take your friends and family with you for the interview, but they can help you in earlier stages.

It may surprise you that others can be enlisted in your job search. You might suspect that you are doing something underhanded, that as few people as possible should know what you are doing, and that the more secretive you are the better.

On the contrary, you should design your job search so that as many people as possible know what you are doing. Keep people notified of your whereabouts, and make sure help is available in case things go wrong.

There is no need for a job search to be a lonely process. Get involved with other people. Doing so will help you develop the interpersonal skills needed for a successful interview.

Involving your family, including children, in your job search will help them have a better understanding of what you have to cope with. Keeping them informed of your progress or setbacks can help them deal with the possible ups and downs of your moods.

One author of a job-search book says, "Work searching by yourself will grow warts on your psyche, cause an ache in your metatarsals, and perhaps give you indigestion, too." You have every reason to develop a a support group and no reason to avoid it. Anyone willing to lend support and encouragement to your efforts is highly unlikely to be critical, deflating, or counterproductive to your efforts. Too many people think that looking for work is like being banished to the back of the classroom or punished for misdeeds. A resume is not a badge of shame—it's a ticket to adventure.

You can organize your support group with people in your daily life:

- Immediate family
- Extended family
- Professional colleagues and others who do work similar to yours
- Friends and acquaintances
- Fellow job searchers

An organized support group of family, friends, and others can help in the job search by providing encouragement to keep up your self-esteem, feedback on your approach to the job hunt, companionship, kindness, and a reminder to keep going.

Choose people most convenient to you and most likely to enjoy being on your "job team." Your support group can help you in many ways:

1. They serve as the gyroscope for your self-esteem. Whenever you feel yourself knocked off course by an unsuccessful interview or a dead end in your search, and say, "I'm not going to get hired because I'm no good," your support group will remind you that you are your own worst critic. They will counsel you to avoid the trap of personalizing and internalizing every false step with the misperception that "there's something wrong with me."

2. They provide you with the ability to be in two places at the same time. You can't stay at home listening for the phone and go to an interview at the same time. But a support group member could be near the phone ready to take a message about a potential job.

3. They supply kindness. Support groups provide warmth and friendship when you need it, but serve an equally important function as energizers. When your efforts are slacking, and you are backsliding to dependent forms of activity, saying to yourself, "I'll just wait to see what turns up," team members can remind you that the advantage belongs to the initiator.

4. Your attitude will affect everyone who works with you. Don't think of your job search as a trip through a chamber of horrors, but as an adventure. Having some fun is crucial to your search. Name your group something that takes the edge off the seriousness of your task. Possible names:

Bureaucratic Demolition Team
or
Riders of the Yellow Pages

Take a few moments for the individual or group you are working with to come up with names of their own. Write them on large strips of colored paper.

5. It also will help you to keep in mind that your helpers can benefit from the experience, too. Almost everyone has to look for work sometime, so whatever skills or information are learned by working with you will be of value in the future to your team member.

- **Do ACTIVITY 11: Organizing Your Support Group**

Assigning support group roles:

Ideally, you should have several people who are highly motivated and willing to help you organize. Their primary responsibility is to aid you in all facets of your job search. Depending on their strengths and preferences, you can assign additional roles.

NOTE: In group discussions have volunteers wear oversize name tags on strings around their necks, with role information on the backs of the tags. Volunteers should read the role information from their tags. You may wish to have some props, such as a pom-pom for the cheerleader; a notebook, pencil, and green visor for the score keeper; a magnifying glass for the head snooper, etc. See Activity 11 in the supplementary materials.

SOME IDEAS FOR WORKING WITH YOUR SUPPORT GROUP:

Food--There is nothing more universally rewarding than getting together to eat and share the week's events. Building your review sessions around food will ensure the continued support of your team members.

Truth session--Brace yourself, gather the group, and ask the members:

What are my strengths and best qualities?

What do you believe motivates me?

What kinds of payoffs make me work the hardest and most energetically?

Make a list of words that describe me.

Brainstorming--Ask the group to generate ideas about the kinds of employers who would want to hire a person like you. Aim for a quantity of ideas. Don't judge the merits of the ideas until later. Build on those ideas. Be imaginative.

Setting objectives--Make sure your objectives are generally measurable. For example, "We will contact 10 target employers this week." Set a deadline in the near future. For example, "We will meet this time next week to see what progress we have made." Form a scouting party and assign roles: Who will gather the printed information? Who will seek the initial information about interviews? Who will make the phone calls to discover what the jobs are really about?

Role playing--This is the time to prepare you for coming interviews.

Remember: THINK POSITIVE--KEEP GOING.

OBJECTIVE 3: Analyzes the job-search procedure, designs individual job-search plan, and evaluates that plan.

The remainder of this learning module is developed in self-contained activity packets. They can be used by individuals or small groups.

A good resume speaks for the job applicant.

• Do ACTIVITY 12: A Paper Image of You

A good resume speaks for you. Often it's what an employer sees first and uses to decide whether to ask you in for an interview. It's your chance to sell yourself.

Two basic styles of resumes are the the "functional" resume, for the person with no work experience, and the "chronological" resume, which emphasizes work experiences.

Included in this activity packet are the following topics:

Where to Look for Jobs
Job Hunter's Fact Sheet
What to Say to Employers during the Phone Contact
Preparing a Resume: A Paper Image of You
What to Include in Your Resume

Job applicants and those who already have a job need to be aware of the public persuaders in their appearance.

• Do ACTIVITY 13: Would You Hire This Person?

Improper appearance can create mistaken or negative impressions

"In less time than it takes to say hello, a personnel manager will judge an applicant's poise, how he stands and speaks, how he wears his clothes, and if the clothes fit, are neat, and are appropriate. If he doesn't like them and there is plenty of competition for the job, he may decide the applicant isn't right for the job. Sorry. No way. Not a chance."

—Judith Waters, psychologist

A little extra effort in grooming can increase the potential for being hired.

First impressions count with a job interviewer.

Advance preparation is necessary.

The job interview is a crucial testing ground for evaluating potential employees.

Special training in one area does not guarantee you will get the job you are specifically trained for.

The work force is in transition: Expect to be retrained or to need further education during your career.

Topics included in this activity packet:

First Impression Is a Do-or-Die Matter for the Job Hunter

What Does a Loser Look Like?

Does How You Look Say Who You Are?

- **Do ACTIVITY 14: My Interview with the Boss**

Included in this activity packet are the topics:

33 Ways Applicants Strike Out on Interviews

How to Prepare for a Job Interview

What to Do During the Interview

Making Your Exit

Questions an Employer Might Ask

My Interview with the Boss

When you apply for a job, you will probably be interviewed by someone who will be your boss if you get the job. If he or she likes the way you handle yourself, you have a good chance of landing the job. If he or she doesn't, you're out. So, the interview is important.

> "People are always blaming their circumstances for what they are. I don't believe in circumstances. The people who get on in this world are the people who get up and look for the circumstances they want, and if they can't find them, they make them."
>
> George Bernard Shaw
> MRS. WARREN'S PROFESSION

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Cartoons drawn by Steve and Lela Hewlett.

SUPPLEMENTARY MATERIAL

ACTIVITY 1

Goal Setting

DIRECTIONS: Take some time to think about today and the future. What direction are you headed? Where do you want to be going? Write some personal, family, and career goals for today, this year, and the distant future.

	DAILY GOALS	SHORT-TERM GOALS	LONG-TERM GOALS
PERSONAL	1.	1.	1.
	2.	2.	2.
	3.	3.	3.
	4.	4.	4.
FAMILY	1.	1.	1.
	2.	2.	2.
	3.	3.	3.
CAREER	1.	1.	1.
	2.	2.	2.
	3.	3.	3.

WHAT ARE SOME OF THE BARRIERS YOU WILL HAVE TO OVERCOME IN ORDER TO REACH YOUR GOALS?

1. ______________________________

2. ______________________________

3. ______________________________

4. ______________________________

5. ______________________________

ACTIVITY 2

Assessing Your Personal Characteristics

Here is a list of personal characteristics that, in different combinations, are important in various occupations. Mark each characteristic as it applies to you.

H for high or very strong
A for average
L for low or very weak

Later, as you explore various occupations in-depth and find out about the personal characteristics associated with them, you will find it helpful to refer to your self-rating on this list and to ask one or more friends or family members to rate you.

You can then see yourself as others see you and compare their perceptions of you with your perceptions of yourself. An extra plus: Involving your family in your career exploration and planning will also help make them your allies and a continuing source of support.

___Active
___Accurate
___Adaptable
___Adventurous
___Affectionate

___Aggressive
___Alert
___Ambitious
___Artistic
___Assertive

___Attractive
___Bold
___Broad-minded
___Businesslike
___Calm

___Capable
___Careful
___Cautious
___Cheerful
___Clear-thinking

___Curious
___Daring
___Deliberate
___Democratic
___Dependable

___Determined
___Dignified
___Discreet
___Dominant
___Eager

___Easy-going
___Efficient
___Emotional
___Energetic
___Enterprising

___Enthusiastic
___Fair-minded
___Farsighted
___Firm
___Flexible

___Helpful
___Honest
___Humorous
___Idealistic
___Imaginative

___Independent
___Individualistic
___Industrious
___Inflexible
___Informal

___Ingenious
___Intelligent
___Inventive
___Kind
___Leisurely

___Light-hearted
___Likable
___Logical
___Loyal
___Mature

___Clever
___Competent
___Competitive
___Conscientious
___Conservative

___Considerate
___Cooperative
___Courageous
___Creative
___Original

___Outgoing
___Painstaking
___Patient
___Peaceable
___Persevering

___Pleasant
___Poised
___Polite
___Popular
___Practical

___Precise
___Progressive
___Prudent
___Purposeful
___Quick

___Quiet
___Rational
___Realistic
___Reasonable

___Forceful
___Formal
___Frank
___Fun-loving
___Generous

___Gentle
___Good-natured
___Happy-go-lucky
___Healthy
___Reflective

___Relaxed
___Reliable
___Reserved
___Resourceful
___Responsible

___Retiring
___Robust
___Self-confident
___Self-controlled
___Sensible

___Sensitive
___Serious
___Sharp-witted
___Sincere
___Sociable

___Spontaneous
___Spunky
___Stable
___Steady

___Methodical
___Meticulous
___Moderate
___Natural
___Obliging

___Open-minded
___Opportunistic
___Optimistic
___Organized
___Strong

___Strong-minded
___Sympathetic
___Tactful
___Teachable
___Tenacious

___Thorough
___Thoughtful
___Tolerant
___Tough
___Trusting

___Trustworthy
___Unaffected
___Unassuming
___Understanding
___Uninhibited

___Verbal
___Versatile
___Warm
___Wholesome

Go back and look over this list. Select eight or ten traits you think describe you best. Circle them boldly.

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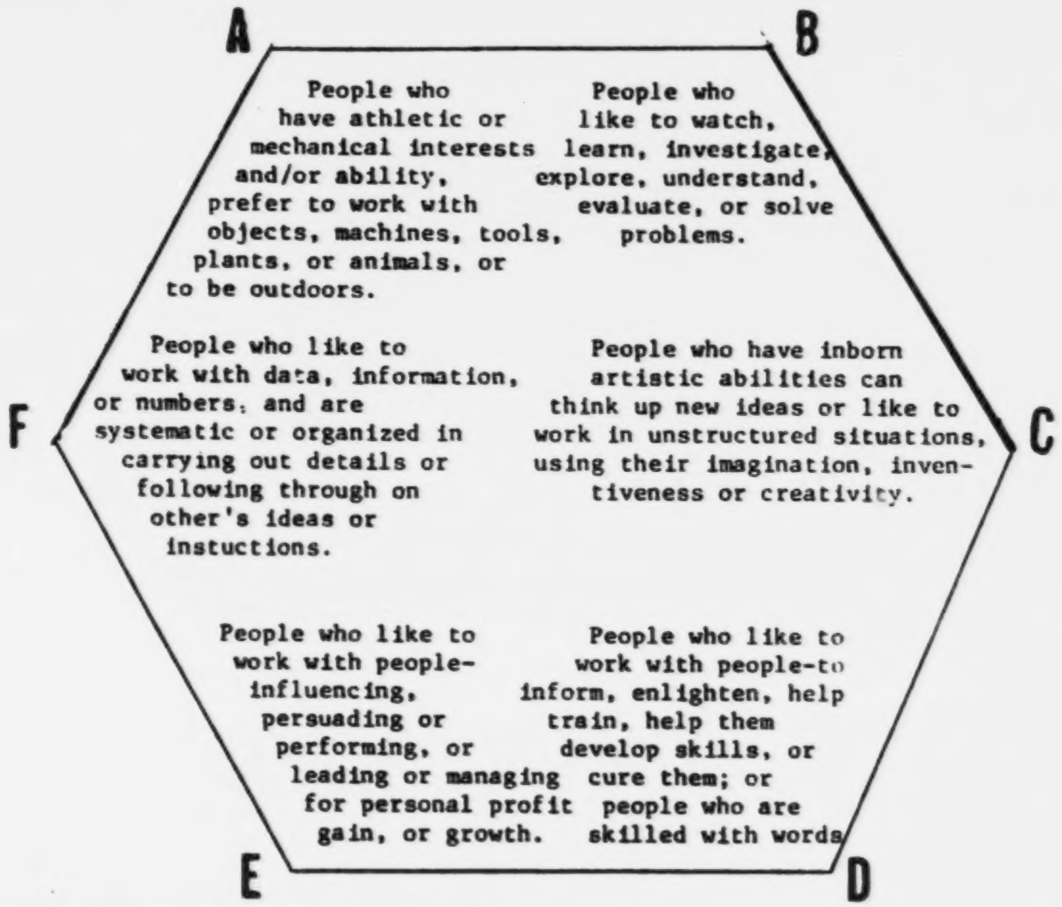
ACTIVITY 3

Party

Below is an aerial view of a room in which a party is taking place. At this party, people with the same or similar interests have, for some reason, all gathered in the same corners of the room, as shown below.



People who have athletic or mechanical interests and/or ability, prefer to work with objects, machines, tools, plants, or animals, or to be outdoors.

People who like to watch, learn, investigate, explore, understand, evaluate, or solve problems.

People who like to work with data, information, or numbers, and are systematic or organized in carrying out details or following through on other's ideas or instuctions.

People who have inborn artistic abilities can think up new ideas or like to work in unstructured situations, using their imagination, inventiveness or creativity.

People who like to work with people-influencing, persuading or performing, or leading or managing for personal profit gain, or growth.

People who like to work with people-to inform, enlighten, help train, help them develop skills, or cure them; or people who are skilled with words

Which corner of the room would you instinctively be drawn to, as the group of people you would most enjoy being with for the longest time?(leave aside any question of shyness, or whether you would have to talk with them.) Write the letter for that corner in this box:

After fifteen minutes, everyone in the corner you have chosen, leaves for another party crosstown, except you. Of the groups that still remain now, which corner or group would you be drawn to the most, as the people you would most enjoy being with for the longest time? Write the letter for that corner in this box:

After fifteen minutes, this group too leaves for another party, except you. Of the corners and groups which remain now, which one would you most enjoy being with for the longest time? Write the letter for that corner in this box:

ACTIVITY 4

Assessing Your Work Values

Do the exercise that follows to help you begin to clarify your motivations for working. Statements are divided into categories representing thirteen work values. As you read through the statements, check each one that you feel is very important to you. You will begin to see a pattern in your reasons for wanting to work.

RECOGNITION: Getting respect, prestige, and social approval.

___I want to have my work recognized and valued by others.
___I want to work only for a firmly established, well-known institution whose name people recognize.
___I would settle for almost any job so that I could say I was working.
___I want a job that is somewhat glamorous in the eyes of others.
___The current social pressure on women to work has strongly affected me.
___Promotions are important to me.

ACHIEVEMENT: Attaining mastery of a field, self-advancement, and growth.

___I enjoy seeing the results of my efforts.
___I like to work on long-range projects.
___It is important to me that my work lead to better opportunities.
___I am most satisfied when I have a chance to learn from what I do.
___I am unhappy if I feel that I am wasting and frittering away my time.

DOMINANCE: Exercising leadership, directing, having power and influence over others.

___I like to use my leadership abilities.
___I enjoy planning and organizing a program or activity.
___I feel good about myself when I am responsible for large enterprises.
___I get a feeling of satisfaction from directing and supervising other people's work.
___I enjoy having others come to me for advice and ideas.
___I enjoy making presentations to convince others of a product or an idea.

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SOCIAL WELFARE: Doing something that has meaning for others, working for society's or another person's benefit.

___I would be happiest working in a service organization.
___I prefer working for a not-for-profit organization or in a service role in a commerical enterprise.
___I like to do a good and useful job anywhere I'm needed.
___My primary interest in a job involves helping people and doing things to help make a better world.
___Doing work that gives me a chance to help many people in need is important to me.
___I want to use my energies and abilities to help make the world a better place to live in.

SELF-EXPRESSION: Working in an area particularly suited to the development of one's abilities.

___I like to test myself to confirm my sense of who I really am.
___I have a feeling that I could really develop my abilities in the right work.
___I feel that a lot of my natural talent is being wasted without the opportunity to try out some of my own ideas. Being able to express myself is important to me.
___I like the opportunity to try out some of my own ideas.
___I think I have an original outlook that I would like to bring to a job.

MONEY: Gaining in socioeconomic status and meeting material needs.

___I must base my job decisions on the amount of salary and fringe benefits offered.
___I can't afford to take a job at a low salary to get a start in work I really want.
___I think that I would tend to measure my worth as an employee according to my salary.
___It is important to me to have as high an income as possible.
___I think that those whose opinions I value will measure my worth according to my salary.

MORAL VALUES: Behaving in a way consistent with some moral code.

___I am ashamed of not using what I've learned.
___Depending on others for economic support makes me feel inadequate or lazy.
___I believe that work builds character.
___After several days of leisure, I feel guilty about useful work I might have done.
___To me work is important as a kind of service to humankind.
___Service gives me pleasure.

INDEPENDENCE: Being free from supervision and restriction, "standing on one's own feet."

___I need to feel that I can depend on myself for a decent living wage.
___I want to have some part of my life that is independent of my family and others close to me.
___I think I am more dependent on my family and their lives than is good for me.
___I just like the feeling of being independent.
___I feel my family would be better off if I were less dependent on them.
___I like to do things on my own, without having a lot of orders and directions.

CREATIVITY: Contributing new ideas, being original and inventive.

___I prefer thinking of new hypotheses for research to replicating what has already been done.
___I have musical, artistic, scientific, or writing talent that I would like to develop and use in my job.
___I don't want to waste my problem-solving ability.
___I like to come up with a new way to handle an old problem or implement a more efficient approach or technique.
___I like to try out original solutions rather than rely on conventional tactics and established procedures.

CHALLENGE: Handling difficult or complex work.

___Easy work bores me.
___Hard work stimulates me.
___If there is a difficult problem, I have an urge to tackle it.
___The work world seems to offer me the satisfaction of solving tough problems.
___Without challenges I feel unused and unfulfilled.
___I like to work on assignments that require real learning and effort.

VARIETY: Preferring diverse activities.

___I think I need a career that gets me away from the normal activities some of the time.
___I enjoy a variety of activities, rather than just a single area of concentration.
___I get bored seeing the same people and doing the same things all the time.
___I feel I need a job that will give me a variety of contacts with other people.
___I'm always looking for new things to do and new ways of doing familiar things.
___I love change and variety; they make me feel alive.

INTERPERSONAL RELATIONS: Being with companions or other employees.

___I want more opportunity to be with people who share my interests.
___The isolation of being at home too much is depressing.
___I need the feeling of being part of a group or a working team.
___I want a career that would enrich my life with interesting friends.

STIMULATION

___I need many activities to keep life interesting.
___I like to be doing something new all the time.
___I need a sense of accomplishment at the end of the day.
___I have too much time on my hands.
___I envy my partner's career and interaction with people.
___I wish I could organize my life around interesting and constructive projects.

Now that you have completed the exercise, go back and add up the numbers of checks you have marked in each category. On the back of this page, write the category names in descending order based on the number of checks.

Example:	Achievement	6
	Money	5
	Creativity	3

If you have rated money only 2, for example, and self-expression received a total of 6, that should tell you much about yourself, your values, and your eventual career choice. Look at your list and concentrate on the three work motivations that have the highest scores. Were you aware, before this exercise, of how much these things matter to you? Look next at the three lowest. Do these tell you more about yourself? Notice whether you have many low or many high areas and recognize what that means about the level of your overall motivation to work. Pay attention also to the categories on your list that fall in the middle range; they may represent wishes and inclinations that are growing and becoming more important to you.

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ACTIVITY 5

What is Important to Me in a Job?

Where you work, who you work with, how much money you are paid, fringe benefits (insurance, vacation pay, etc.), opportunities for advancement--all are part of the world of work. The definitions given in this activity may help you decide those things you may value in a job. Read through carefully and mark the definitions with:

two plus signs	(++)	if you MUST HAVE
one plus sign	(+)	if you WOULD LIKE TO HAVE
check mark	(✓)	if it DOESN'T MATTER TO YOU
a minus sign	(-)	if you WOULD NOT CHOOSE
two minus signs	(--)	if you MUST NOT HAVE

___ 1. JOB SECURITY - You will be sure of keeping your job even in hard times.

___ 2. LITTLE RESPONSIBILITY - Someone else will make most of the desisions on your job.

___ 3. WORK LOCATION - You will be able to work in the country, city, or town of your choice.

___ 4. SHORT WORK WEEK - You will be required to work only 30 hours or less per week.

___ 5. BE YOUR OWN BOSS - You will decide the way in which you carry out your responsibilities on this job.

___ 6. CHOICE OF CO-WORKERS - You will be able to choose the people with whom you work.

___ 7. GOOD VACATION - You will be given 30 days or more paid vacation each year.

___ 8. THE BOSS'S JOB - You will be in charge of a lot of people at work.

___ 9. PLEASANT SURROUNDINGS - You will work at a location you consider pleasing.

___10. HOLIDAYS - Have ten or more paid holidays a year.

___11. INTERESTS - You can work at something that interests you greatly.

___12. TRAVEL - You will be able to do a lot of traveling on your job.

___13. EARLY RETIREMENT - You may retire with half pay after working 20 years or less at this job.

___14. BE A HELPER - You will provide a service to other people who need help.

___15. RETIREMENT PAY - You may retire with full pay at age 62.

___16. USE YOUR ABILITY - You can work at whatever you are good at on this job.

___17. FAME - You will become famous doing this job.

___18. PROMOTION - You will be sure of moving to a better job if you take this one.

___19. VARIETY - You will do a lot of different things on this job.

___20. LOTS OF MONEY - This job provides you with better than average pay.

___21. IDEAS - You will have the chance to be creative and put your own ideas into practice on this job.

___22. HAVE A GOOD BOSS - You will get along well with those people who are over you.

* * *

Look over your answers. Notice if they tell you what you consider to be the MOST IMPORTANT ASPECTS of employment.

ACTIVITY 6

Rate Your Abilities and Skills

You have acquired a number of abilities and skills over the years, though for one reason or another you probably don't consider these acquired abilities as having much value. Don't fool yourself--you do have much to offer. You just need to learn how to evaluate the skills you already have.

The following list identifies some important skills and abilities to which you may not have given much thought. Read each ability listed and then rate with a score of zero to four.

0 - I have NO ABILITY in this area
1 - I have SOME ABILITY, just enough to get by
2 - I have about AVERAGE ABILITY in this area
3 - I have ABOVE AVERAGE ABILITY in this area
4 - I have HIGH ABILITY in this area

Be honest with your ratings. Take your time and think about each statement.

____I am able to read directions and understand them.

____I am able to accept criticism from others.

____I am able to be clever and resourceful in improvising solutions to problems.

____I am able to create things by using my hands and arts-and-crafts materials.

____I am able to work out-of-doors, in the yard, garden, etc.

____I am able to understand scientific principles and have an interest in them.

____I am able to match fabric and dress styles to appropriate occasions.

____I am able to help others and work with them to solve their problems.

____I am able to discuss current issues with others.

____I am able to help others reach an agreement where there is an argument.

____I am able to pursuade others to my side an issue or way of thinking.

____I am able to adapt to others' way of thinking when they are right.

____I am able to direct others in their work.

____I am able to carry on a conversation with someone I do not know very well.

____I am able to understand and be aware of the feelings of others.

____I am able to learn new jobs or duties rapidly.

____I am able to control my personal anxieties and not let them interfere with my work.

____I am able to take control with little or no guidance.

____I am able to meet deadlines and obligations demanded by others.

____I am able to make decisions that I think are rational and responsible.

____I am able to recognize possible problems in my day-to-day activities and solve the problems.

____I am able to use good common sense and judgment about problem situations.

____I am able to understand how some machinery operates as well as its true values and uses.

____I am able to memorize or retain information readily.

____I am able to persist on a job until I get it done.

____I am able to express myself in writing.

____I am able to interpret documentation and the written work of others.

____I am able to express myself well in spoken words.

____I am able to work directly with and get along well with others.

____I am able to work for long lengths of time without getting too tired.

____I am able to keep healthy and physically take care of myself.

____I am able to use my hands and/or my body in areas that require some coordination.

____I am able and eager to learn new methods and techniques of doing things.

____I am able to keep areas neat and orderly.

____I am able to work with numbers and mathematical problems.

____I am able to understand pictures, charts, objects, and patterns.

When you have completed your ratings, make a list of your highest or strongest abilities and a second list of those areas where you have little or no abilities. Becoming more aware of your talents and abilities, and personal limitations may help in your search for employment.

ACTIVITY 7

What Do You Have to Offer?

What kind of employee will you become? You can take stock of yourself right now and get some ideas. Here are some questions to ask yourself. If these questions were asked about you with former teachers, former employers, or parents, would the answers agree with yours?

	YES	NO
1. Do you have a real willingness and desire to learn new skills and new ways of doing things?	____	____
2. Are you neat in your personal appearance and work habits?	____	____
3. Are you punctual?	____	____
4. Can you apply yourself to an interesting job without being easily bored or distracted?	____	____
5. Can you adapt to new and unexpected situations easily?	____	____
6. Can you work under pressure without becoming overly nervous and upset?	____	____
7. Are you aware of your strengths and your weaknesses?	____	____
8. Are you emotionally stable, capable of taking things in your stride?	____	____
9. Have you enough initiative to be able to work on your own?	____	____
10. Are your job plans in keeping with your own capacities and the opportunities employers have to offer?	____	____
11. Do you have a sense of duty and responsibility?	____	____
12. Are you reliable? Can you be depended on to do a satisfactory job?	____	____

____I am able and eager to learn new methods and techniques of doing things.

____I am able to keep areas neat and orderly.

____I am able to work with numbers and mathematical problems.

____I am able to understand pictures, charts, objects, and patterns.

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		YES	NO
1.	Do you have a real willingness and desire to learn new skills and new ways of doing things?	___	___
2.	Are you neat in your personal appearance and work habits?	___	___
3.	Are you punctual?	___	___
4.	Can you apply yourself to an interesting job without being easily bored or distracted?	___	___
5.	Can you adapt to new and unexpected situations easily?	___	___
6.	Can you work under pressure without becoming overly nervous and upset?	___	___
7.	Are you aware of your strengths and your weaknesses?	___	___
8.	Are you emotionally stable, capable of taking things in your stride?	___	___
9.	Have you enough initiative to be able to work on your own?	___	___
10.	Are your job plans in keeping with your own capacities and the opportunities employers have to offer?	___	___
11.	Do you have a sense of duty and responsibility?	___	___
12.	Are you reliable? Can you be depended on to do a satisfactory job?	___	___

13. Can you gain the friendship and respect of your fellow workers? ____ ____

14. Can you cooperate with fellow workers? ____ ____

15. Can you cooperate with supervisors and managers? ____ ____

16. Can you follow directions willingly, asking questions when necessary? ____ ____

17. Can you understand instructions and carry them out accurately, or ask questions when instructions are unclear? ____ ____

18. Can you accept criticism without feeling hurt? ____ ____

19. Can you work without constant supervision? ____ ____

20. Do you ask questions about things you don't understand? ____ ____

21. Can you complete a job once you start it? ____ ____

22. Are you a pleasant person to work with? ____ ____

23. Do you like people? ____ ____

24. Are you friendly and congenial? ____ ____

ACTIVITY 8

Barriers to Getting a Job and Keeping It:
A Checklist

Personal and family problems may have a direct effect on getting and keeping a job. Some of these problems have been grouped into three categories. Check those that may trouble you. With a small group of concerned people, or with a career counselor, discuss at least one group of the obstacles or problems and ways to overcome them.

JOB HISTORY

____1. Trouble with boss(es)
____2. Short-term job(s)
____3. Fired from job(s)
____4. Trouble with co-workers
____5. Other________________________________

INTERNAL BARRIERS

____1. Health problem(s)
____2. Lack of confidence
____3. Lack of skills
____4. Lack of motivation
____5. Getting along with people
    ____a. Family
    ____b. Friends
    ____c. Others
____6. Facing new situations
____7. Feeling worthless
____8. Undecided about job
____9. Lack of high school diploma
____10. Weight problem
____11. Poor grammar
____12. Other________________________________

EXTERNAL BARRIERS

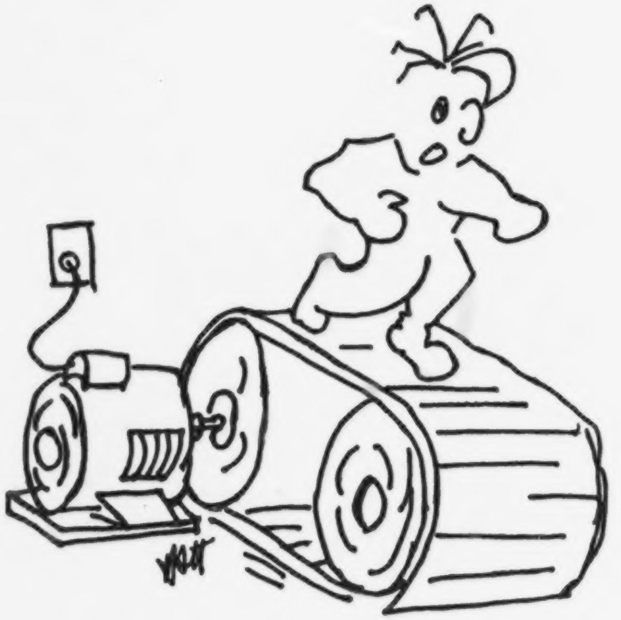
____1. Transportation problems
____2. Child-care problems
____3. Money problems
____4. No clothes for a job/poor grooming
____5. No phone
____6. Housing problems
____7. Institutionalized
____8. Trouble with the law
____9. Family is not supportive
___10. Other________________________________

CAN THESE PROBLEMS BE RESOLVED?

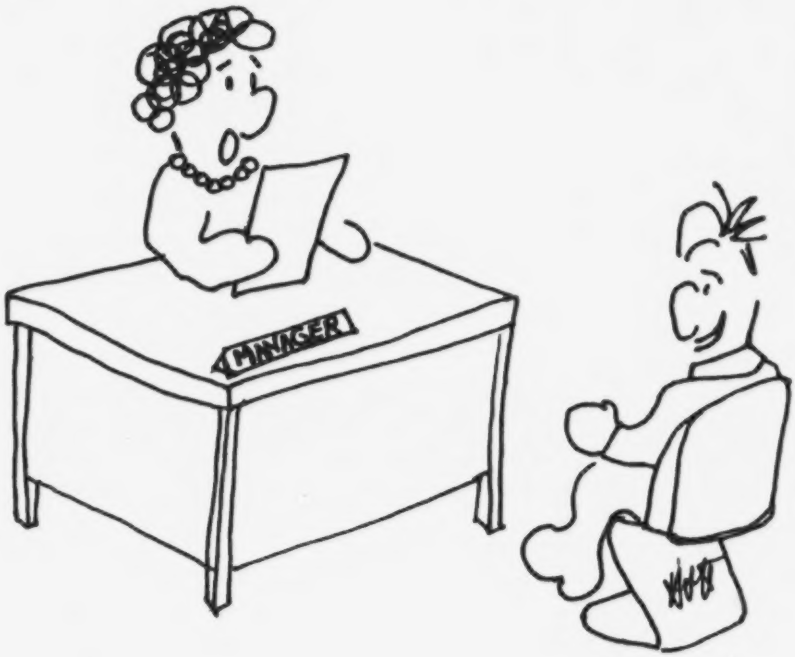
WHAT AGENCIES CAN YOU TURN TO FOR HELP?

ACTIVITY 9

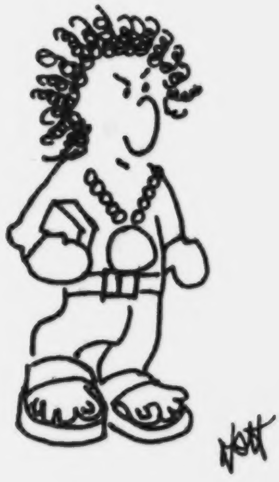
Cartoons



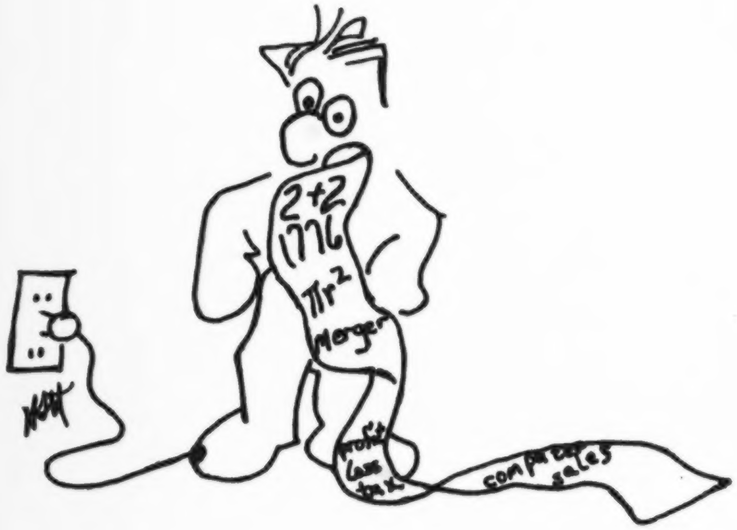
"THE CAREER COUNSELOR ASKED ME WHAT MY GOAL IN LIFE IS. I DON'T KNOW. DOES IT REALLY MATTER?"



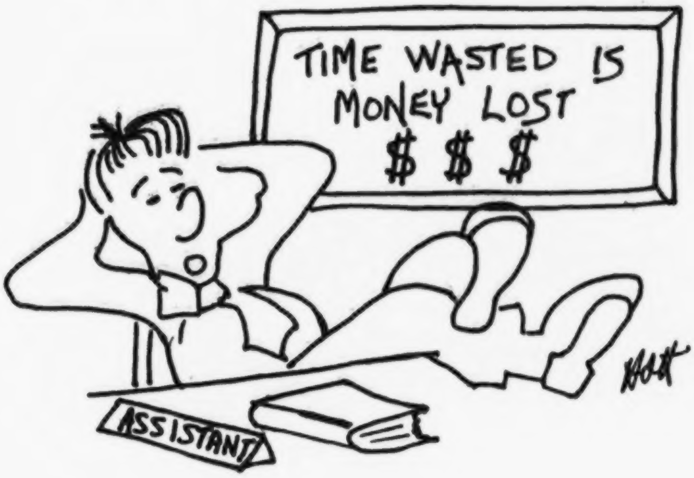
"WHY DO I WANT THIS JOB? I WANT TO WORK FOR THIS GREAT COMPANY! I THRIVE ON CHALLENGES. I'M EVEN WILLING TO WORK OVERTIME. ALSO, I'M 3 MONTHS BEHIND IN MY HOUSE PAYMENTS, AND MY CAR IS ABOUT TO BE REPOSSESSED."



"HEY, MAN. I NEED A JOB – YOU GOT ONE FOR ME?"

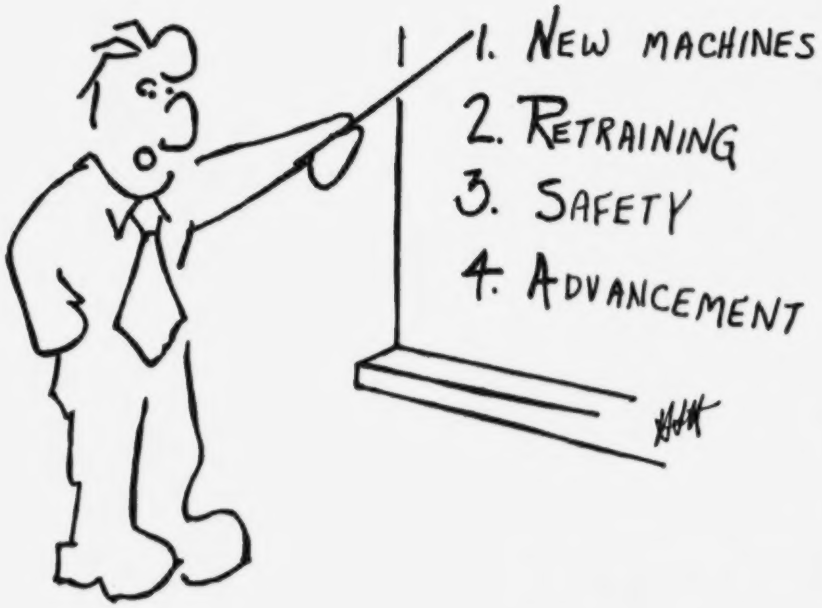

2+2
1776
πr²
Merger
profit
loss
tax
competitor sales

"I KNOW EVERYTHING THERE IS TO KNOW ABOUT THIS JOB! I'M THE BEST! YOU HAVE NO CHOICE BUT TO HIRE ME."

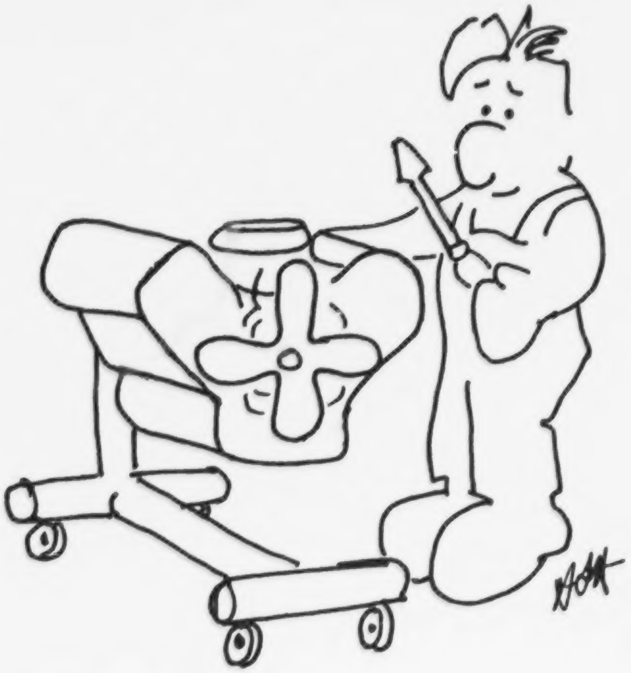

TIME WASTED IS
MONEY LOST
$ $ $
ASSISTANT

"ONLY HALF AN HOUR TILL I CAN CLOCK OUT — NO NEED TO START WORK ON SOMETHING ELSE."

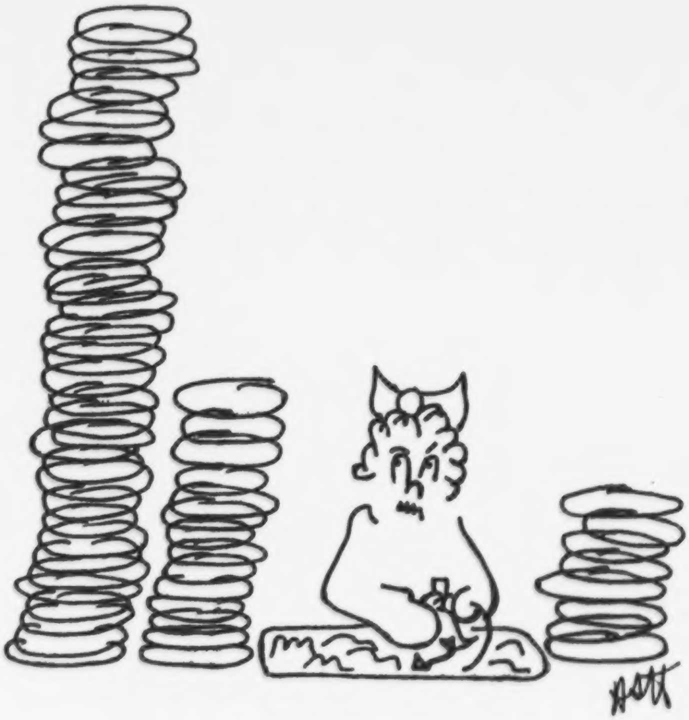
"I LIKE THIS JOB. MY CO-WORKERS AND I HAVE BECOME FRIENDS. WE'RE PROUD OF OUR WORK AND OUR COMPANY'S PRODUCT."


1. NEW MACHINES
2. RETRAINING
3. SAFETY
4. ADVANCEMENT

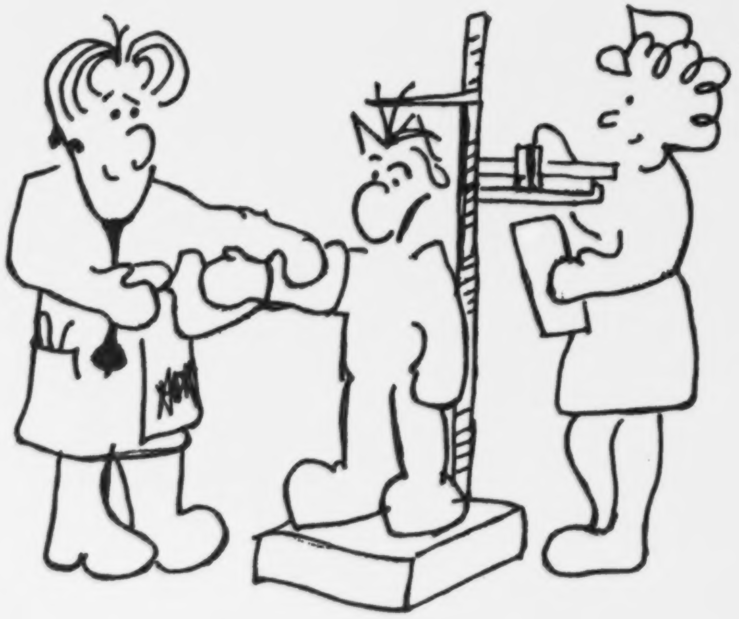
"THOUGH A MACHINE IS TAKING YOUR CURRENT JOB, WE HAVE PLANS FOR EACH OF YOU — OUR TRUSTWORTHY AND DEPENDABLE EMPLOYEES. BUT YOU MUST BE WILLING TO BE RETRAINED."



"MY FATHER SAID I COULD NEVER EARN A LIVING DOING SOMETHING I LIKED. WORK TO HIM IS A DRUDGERY — SOMETHING TO BE ENDURED. I LIKE MY WORK, MY PAY IS GOOD, AND THE DAY GOES BY TOO QUICKLY."



"MY MOTHER SAID I SHOULD AT LEAST FINISH HIGH SCHOOL AND GET SOME JOB TRAINING BEFORE I GOT MARRIED. I DIDN'T LISTEN. NOW I SUPPORT MY FAMILY ON A VERY SMALL PAYCHECK. WILL I HAVE TO BE A DISHWASHER THE REST OF MY LIFE?"



"WORKING HERE AT THE CLINIC IS SO REWARDING, BUT I HAVE GREAT DIFFICULTY FINDING SOMEONE I TRUST TO CARE FOR MY CHILDREN."

ACTIVITY 10

Job Attitude Questionnaire

Put a check in front of each of the statements below that more or less describes the way you felt and acted on your last job.

____1. I don't get paid enough to work too hard.

____2. My work is important.

____3. My boss is usually fair.

____4. I get along with everybody on the job.

____5. My boss is too demanding.

____6. I like to dress up to go to work.

____7. My work is boring.

____8. Dealing with customers all day really gets on my nerves.

____9. My boss gets paid for doing nothing.

___10. I like to do my work right--it gives me satisfaction.

___11. The hours we work are too long, so I work slowly to make up for it.

___12. I can't stand the people I work with.

___13. Not one person at work understands me.

___14. My boss is an idiot.

___15. I hate the uniforms we have to wear.

___16. I don't like to be given new assignments on my job.

___17. My boss resents me because I am smarter than he is.

___18. I have lots of friends at work.

___19. The work I do isn't worth much effort.

___20. The company I work for lies to their employees.

___21. I like learning new things on my job.

___22. Most people are pretty stupid.

___23. Why should the length of my hair be anybody else's business?

___24. My boss doesn't know how to supervise people.

___25. My lifestyle is my business.

___26. When I look good, I feel good.

___27. The company I work for exploits the public.

___28. The company I work for rips people off, so why shouldn't I rip them off?

___29. The products my company makes (sells, advertises, etc.) aren't worth the price they are sold for.

___30. I can't afford a fancy wardrobe. If the company wants me to dress sharp, let them pay for my clothes.

JOB ATTITUDE QUESTIONNAIRE GRADE SCALE:

If you have checked any of the following numbers, assign the following points.

(1) Subtract 5 points
(2) Add 15
(3) Add 10
(4) Add 10
(5) Subtract 5
(6) Add 5
(7) Subtract 5
(8) Zero points
(9) Subtract 5
(10) Add 20
(11) Subtract 10 points
(12) Subtract 5
(13) Subtract 5
(14) Subtract 5
(15) Zero points
(16) Subtract 20
(17) Subtract 5
(18) Add 5
(19) Subtract 5
(20) Subtract 5
(21) Add 10 points
(22) Subtract 5
(23) Zero points
(24) Subtract 5
(25) Subtract 5
(26) Add 5
(27) Subtract 5
(28) Subtract 5
(29) Subtract 10
(30) Subtract 5

What do you think your score says about your attitude toward the job?

Your Attitude Toward Your Work

Questions 2, 7, 10, 16, 19, and **21** pinpoint the attitude you had toward the actual work you were doing. If the day went by fast, you felt that your work was important and that you were learning interesting things. You were probably happy with your work and it showed. The person who feels his work is important and puts himself into it wholeheartedly comes across as a better employee and inevitably enjoys working more. How did you feel about your work?

The idea behind all of this is that not only will your boss and the company benefit from your efforts, but you will find more job satisfaction and learn more from your job, plus the day will pass more quickly, and you might even find yourself bucking for a promotion. Fighting the work and refusing to become involved is really hurting YOU more than the company you are working for. Don't let your pride get the better of the situation by thinking the work you're doing is beneath you. We can all benefit from work--any kind of work. No one is too good, too intelligent, or too sensitive not to get something out of doing a good job. We just ask that you TRY this attitude on your next job.

Your Attitude Toward The Company

Questions 1, 11, 20, 27, 28, and **29** relate to your attitude toward the company. The point is--where does this kind of attitude get you? Does it increase or decrease your job satisfaction? Does it increase or decrease your chances of keeping your job or getting promoted? Well, theft of time, money, or materials can only jeopardize your job security and distract you from finding satisfaction and involvement in your work.

When you feel that you are being underpaid for the work you're doing, there's a positive way to approach this problem. Ask for a raise, but first do some research. Find out what other companies are paying for similar work. It could be very embarrassing to find out that all of the time you felt you had been underpaid, you were being overpaid.

Your Attitude Toward Your Boss

Questions 3, 5, 9, 14, 17, and **25** have to do with your attitude toward your previous supervisor or "boss." If you felt that your boss was stupid, incompetent, overpaid, or unfair, these feelings probably came across on the job. Even if you didn't openly express this opinion, the "vibes" probably made your boss feel uneasy about you. This may have caused your boss to react toward you adversely.

"Well," you're saying to yourself, "Can I help it if he was stupid and incompetent?" No, you can't, and probably no supervisor ever will be perfect at her or his job. So, just stop and think. Evidently, someone in the company or organization felt this person could do the job. If the supervisor is really bad, this behavior will eventually come to the attention of higher-ups and hopefully something will be done about it.

Don't prejudge your boss based upon trivia. Bosses, too, have a job to do. This job includes supervising you. If you make the boss's job difficult, your job will be even more difficult.

Your Attitude Toward Dress Standards

Questions 6, 15, 23, 25, 26, and **30** relate to the way you dress on a job and your attitude toward company standards in this area. Depending on the kind of work you do, appearance can be more or less important. If you're an auto mechanic, it would be silly to wear a suit and tie and nobody would expect it of you. But if you are a bank teller, you're probably putting your job in jeopardy if you wear old jeans and a sweatshirt. Although dress standards are more liberal than in the past, there are many jobs that have dress standards either stated or implied. Many of them may demand neatness, cleanliness and a somewhat conservative attitude toward dress. But few demand a large or expensive wardrobe. With care and planning, you can look very presentable on a limited clothes budget. Some companies provide uniforms for employees.

When specific clothes are required for a job, it is usually because the company wants to project a certain image to its customers. Not all dress codes are legitimate and certainly many of them serve no useful purpose at all. But unless you get the company to change its dress code, you're asking to be fired if you don't follow it.

Your Attitude Toward Fellow Workers and Customers

Questions 4, 8, 12, 13, 18, and **22** cover some of the possible attitudes you might have about the people you work with and the customers you serve. Obviously, if you can't stand dealing with customers, you are probably not very effective at it either and could save yourself and the company the anguish and money by finding some other kind of work where you won't have any customer contact.

The problem of getting along with fellow workers isn't so easily dismissed, however. There are probably very few jobs where you don't have to come into contact with at least one or two fellow employees. This on-the-job socializing, in fact, is just what many people enjoy most about their jobs.

The problem arises if you find that you don't like the people you work with and can't get along with them. Not that anyone expects you to love everybody, but if you're always the one getting into arguments, acting ill-humored and gloomy, or hurting other workers' feelings, you are going to get a reputation for being unsociable. This kind of reputation could mean the loss of your job.

Whenever groups of people work together, it takes cooperation to get the job done. If there are personality clashes, the job won't get done as smoothly. That's why no matter how efficient, skilled, and hard-working you are, if you can't fit into the social work group, you are not a desirable employee.

Has this been one of your problems? Have you found it occurring in every place you've worked? If so, this may be part of the reason you're out of work now. It's time to take an evaluation of your social behavior.

Perhaps you've had this problem with one or two particular people. In situations like this, it's best to talk over the problem with either: (a) the person involved, (b) your boss, or (c) in a large company with the personnel manager or employee-relations manager. It may be possible to transfer one of you to another department, to discuss and settle the differences between you, or to work things out some other way. But don't let such a problem continue to gnaw away at both your personal peace of mind and your job performance. Remember, people are an important part of the work environment, and you've got to learn to deal with them successfully to maintain your job security, if for no other reason.

ACTIVITY 11

Organizing Your Support Group

Your attitude will affect everyone who works with you. Don't view your work search as a trip through a chamber of horrors. See it as an adventure. Some fun is crucial to your job search. Name your support group something that takes the edge off the seriousness of your task.

ASSIGN ROLES IN YOUR SUPPORT GROUPS

Ideally you will have several people helping out who are highly motivated and willing to let you organize them. Their primary responsibility is to aid you in all facets of your job search. Give them assignments to do things that will help you. Depending on their strengths and preferences, you can assign them additional or specialized roles. You may wish to have some props, such as a pompom for the "cheerleader"; a notebook, pencil, and green visor for the "score keeper"; a magnifying glass for the head "snooper," and so on. Here are some roles that you can assign to members of your support group. You may think of other roles, too.

Head Cheerleader--This is the friend who will give you a boost when you need it, lead the group in a standing ovation whenever you have made a breakthrough, and generate enthusiasm in the group. Each group needs a resident optimist, the head cheerleader.

Record Keeper--If you easily tire of keeping track of the names, titles, and functions of everyone you have contacted, you need a person who likes to do this sort of thing. Making contacts can become confusing after you have seen a few dozen people. It is best to keep these records straight yourself, but having someone around who is a little more organized than you are isn't a bad idea.

Score Keeper--This is the person who takes greatest pleasure in keeping a numerical tally of everything you have done--how many interviews, how many referrals, length of interviews, number of phone calls made, and so forth. You and the score keeper may get valuable insights from such data. Are longer interviews usually better or worse? How many phone calls must I make before getting through to a target person?

Role Player--The actor or actress among you will enjoy taking the part of an employer, asking you typical interview questions, and responding in ways you would expect from a real interviewer. Let your role player act to the hilt, forcing you to deal with the emotions of the situation.

Head Snooper--No group should be without one. This person takes delight in unearthing facts, discovering how to reach hard-to-get employers, and snooping out information about companies and job openings.

Phone Scavenger--This person takes messages and asks questions about the job and the company, follows up on possible job leads, and in general tries to gather as much information as possible.

Library Rat--This individual can burrow through printed material, amass facts, and find articles that illuminate your target employer by providing background data that help make you a knowledgeable applicant.

ACTIVITY 12

A Paper Image Of You

WHERE TO LOOK FOR JOBS

1. State Employment Office
2. Programs offered by the Job Training Partnership Act
3. Radio
4. School Placement Office
5. Newspaper ads--Help Wanted section
6. Run an ad in the "Positions Wanted" section of the newspaper.
7. Yellow pages of the phone book
8. Chamber of Commerce
9. Inquire and keep in touch with friends, teachers, relatives, ministers, etc.
10. Trade or professional magazines at local library
11. Government jobs--county, state, and federal (civil service)
12. Employers who interviewed you but for some reason did not hire you at that time.
13. Armed Forces--Recruiting Center
14. Private Employment Agencies--but BEWARE of contracts.
15. Community Bulletin Boards

JOB HUNTER'S FACT SHEET

Fill in the job hunter's fact sheet which is attached. It will help in filling out application forms because you will have the correct information already with you. It will also help in preparing a resume.

WHAT TO SAY TO EMPLOYERS DURING PHONE CONTACT

Circle the boxes to the left of the items you think are appropriate for the person you are calling before you make the phone call. This is to remind you that this is a topic you should mention.

Check the box when you have covered that topic during the phone call. This will allow you to review what you have actually covered during the conversation. Make quick notes as you talk; it is impossible to remember all that has been said and a job may depend on it.

[] State your name and ask for the name of the manager or the person in charge of whatever department you are interested in.

Examples: a. Hello, my name is ___. May I speak to ___?

b. Hi, this ___. May I speak to _______ in the _________________ department?

Notes: ____

____

[] Introduce yourself to the person and give your qualifications.

Examples: a. Hello Mr./Mrs./Ms. ___. I am ___. I have a background in ________________ and as a result would like to speak to you about employment in this area.

b. Hello, Mr./Mrs./Ms. ___. I am ___. I have ___ years' experience as _________ and would like to speak to you about possible employment.

Notes: ____

____

[] Ask to set up an appointment for an interview.

Examples: a. I'd like to make an appointment to see you concerning the job as _____________. When may I come in to talk to you?

b. I'd like to make an appointment for an interview with you. What time would be best?

Notes: ____

____

[] If the employer says he has no positions, ask to talk to him anyway.

Examples: a. Would you mind if I came to talk with you anyway, in case something comes up unexpectedly?

b. May I talk with you anyway in case someone unexpectedly quits?

Notes: ____

[] If you do not get an interview, ask for any leads to other jobs in the area. Try to get names, addresses, and phone numbers.

Examples: a. Do you know anyone else in the area, or this field, who might be hiring? What about ______________ (name several companies)?

b. Do you know if _________ (name companies) might be hiring? Do you know of any other companies or businesses I might call?

Notes: ____

____

[] Ask for other positions you didn't qualify for but others may interested in.

Examples: a. I have a friend who is also looking for employment who has a variety of skills. Do you know of other positions I don't qualify for but someone else might?

b. Do you know of any other job possibilities which might fit other qualifications? I know of people with different skills who are also looking for jobs.

Notes: ____

____

[] Use the "call back" ending.

Examples: a. Would you mind if I check back with you in case a position does become available?

b. I'd like to check back with you if I could. When would be a good time? Thank you very much.

Notes: ____

____

A PAPER IMAGE OF YOU--PREPARING A RESUME

A good resume speaks for you. Often, it's what an employer sees first and, from a quick reading, uses to decide whether to ask you in for an interview. It's your chance to sell yourself, and one you can't afford to miss, especially in today's tight job market.

Preparing your resume is like painting a self-portrait. You need to take a close look at yourself, highlight your strengths and accomplishments, and blend your interests and personal qualities into a good representation of you.

First, review Activity 1: "Goal Setting"
Activity 2: "Assessing Your Personal Characteristics"
Activity 3: "Party"
Activity 6: "Rate Your Abilities and Skills"

Employers want to hire the best person for the job--someone who can get the job done. What kind of person is that? That depends on the job. Will you be the best person for the job you want?

Resumes either get you in the door or get tossed in the wastebasket. If you want to get noticed, you must choose the right resume for your needs. There are two basic types of resumes--the functional and the chronological. (See sample copies.)

Chronological--For those who have been working steadily and have a solid educational background, the chronological resume is a good choice. "Chrono" means time, and what you highlight when you choose this form is a good work and educational history without major time gaps. In a chronological resume, you list your most recent work experience first; and in the education section, you first list the most recent degree earned or courses taken and then work backwards. This form is generally not the best one to choose if you're young and don't have a lot of work experience, or if your school or work records have time gaps.

Functional--Functional resumes allow you to focus in on your abilities and potential rather than your actual work experience. Because dates and employers are generally not given, the functional resume is often chosen by those who are in the process of changing careers, reentering the job market, or those who have had little or no work experience. There is one major drawback to the functional resume: it can make an employer hesitant or confused about information that is left out.

Hybrid--You may combine the two forms of resumes into a hybrid. The hybrid form is best for a young person with little work experience. It highlights skills and potential and includes some chronological data.

WHAT TO INCLUDE IN YOUR RESUME

1. Personal information. Full name, address, and a telephone number where the applicant can be reached should appear at the top of the resume.

2. Career objective. This is one sentence which describes what you would like to do. Be careful in writing this. If it's too specific, it limits your chances; and if it's too general, it becomes meaningless.

3. Education. Students with little or no previous work experience should emphasize their education and highlight what they have accomplished in school. Adults should list their educational background, and any continuing education or special job-training.

4. Work experience and abilities. Jobs held, whether they were full-time, part-time, seasonal, or odd jobs and any other qualities or activities that would translate to a work environment should be listed in this section.

5. Special skills and interests. Persons who are fluent in a language, can type, or operate a home computer have marketable skills. Be sure to include these skills and interests or others you may have.

6. References. "Available on request" is fine if a person has at least three references neatly typed on a separate sheet of paper. If not, references may be included on the resume. Good references: former employers, teachers, supervisors, colleagues, people you've worked with in volunteer capacities, and others who can vouch for your integrity and skills.

7. DO NOT use the pronoun "I." Do not include age, height, weight, marital status, health, previous salary, or any other personal statistics, nor include a picture.

8. REMEMBER! Emphasize your accomplishments. Be brief and to the point, including only useful information. Be straightforward, honest, and businesslike. Make sure your resume is neat, typed, and error-free.

"Preparing a Resume—A Paper Image of You." (c) March 1983, CURRENT CONSUMER & LIFESTUDIES. Reprinted by permission of the publisher, Curriculum Innovations, Inc., Highland Park, IL.

JOB HUNTER'S FACT SHEET:

Name: ____________________ Social Security Number ____________
Address: ____________________ Height: ____________
____________________ Weight: ____________
Telephone: ____________________ Alternate telephone: ____________

Last school attended: ____________________
Date last attended: ____________ Highest Grade completed: ____________

Special training you have had for work: ____________________
____
Military Service? ____________ Date entered: ____________
Type of discharge: ____________ Date discharged: ____________

List licenses you now have (driver's included): ____________________
____
Describe below the jobs you have held, including military service. Begin with the most recent

Name of Employer ____________ Job Title ____________
Address ____________ Responsibilities tasks performed-machine
____________ operated tools used. ____________
Type of Buisness ____________ ____________
Immediate Supervisor ____________ ____________
Duration ____________ Pay ____________
Ending Date ____________ Reason for Leaving ____________

Name of Employer ____________ Job Title ____________
Address ____________ Responsibilities-Tasks Performed-Machines
____________ Operated tools used. ____________
____________ ____________
Type of Business ____________________
Immediate Supervisor ____________
Duration ____________ pay ____________
Ending Date ____________ Reason for Leaving ____________

Name of Employer ____________ Job Title ____________
Address ____________ Responsibilities-tasks Performed-
____________ Machines Operated Tools used. ____________
Type of Business ____________ ____________
Immediate Supervisor ____________ ____________
Duration ____________ Pay ____________ ____________
Ending Date ____________ Reason for Leaving ____________

Please list any additional jobs on a seperate sheet:

REFERENCES: Give below the names of three persons not related to you, whom you have known at least one year.

NAME	ADDRESS	BUSINESS	YEARS ACQUANTED
1.			
2.			
3.			

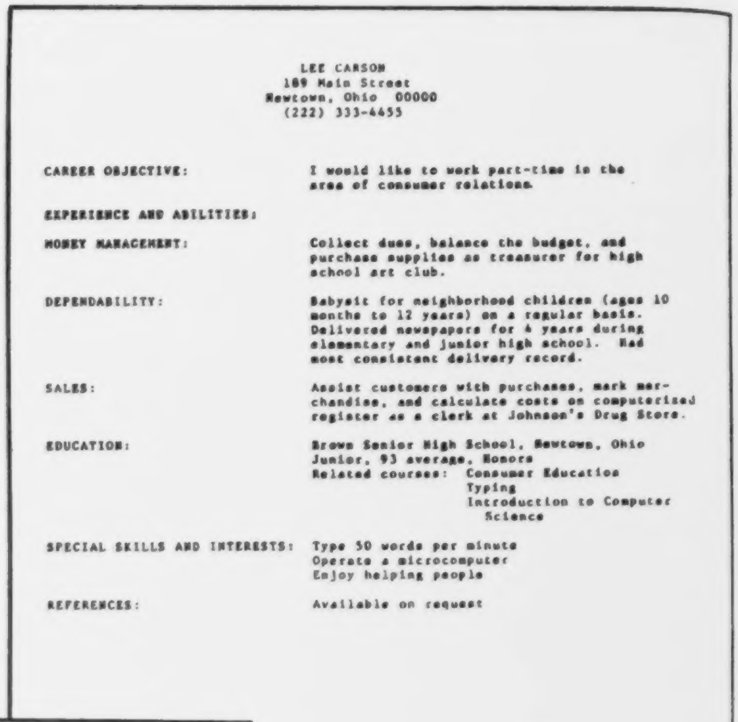
List two credit references: ____________ ____________

Always take with you:
1. Pen or Pencil
2. Extra paper and paper clips
3. Special Training Certificates

Under some circumstances take: 1. Proof of Age (birth certificate) 2. High School Transcript 3. Medical Clearance if it applies 4. Proof of citizenship (if born in a foreign country) 5. Proof of union membership

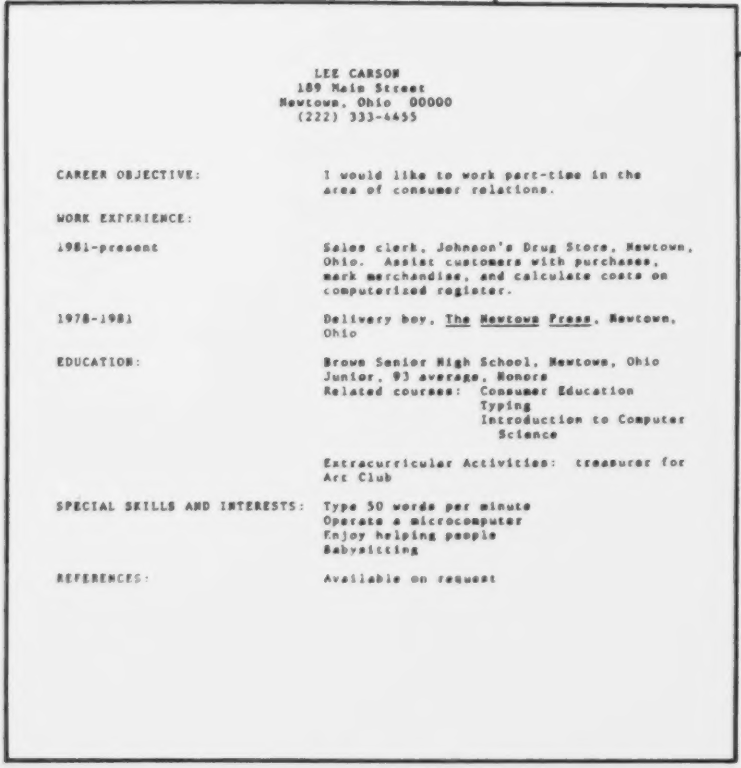
[illegible]HING
THE WORLD OF WORK

THE TRICK TO MAKING AN IMPRESSION EVEN IF YOU DON'T HAVE ANY EXPERIENCE IS THE FUNCTIONAL RÉSUMÉ. IT FOCUSES ON JOB FUNCTIONS RATHER THAN POSITIONS HELD.



LEE CARSON
189 Main Street
Newtown, Ohio 00000
(222) 333-4455

CAREER OBJECTIVE:	I would like to work part-time in the area of consumer relations.
EXPERIENCE AND ABILITIES:	
MONEY MANAGEMENT:	Collect dues, balance the budget, and purchase supplies as treasurer for high school art club.
DEPENDABILITY:	Babysit for neighborhood children (ages 10 months to 12 years) on a regular basis. Delivered newspapers for 4 years during elementary and junior high school. Had most consistent delivery record.
SALES:	Assist customers with purchases, mark merchandise, and calculate costs on computerized register as a clerk at Johnson's Drug Store.
EDUCATION:	Brown Senior High School, Newtown, Ohio Junior, 93 average, Honors Related courses: Consumer Education Typing Introduction to Computer Science
SPECIAL SKILLS AND INTERESTS:	Type 50 words per minute Operate a microcomputer Enjoy helping people
REFERENCES:	Available on request



LEE CARSON
189 Main Street
Newtown, Ohio 00000
(222) 333-4455

CAREER OBJECTIVE:	I would like to work part-time in the area of consumer relations.
WORK EXPERIENCE:	
1981-present	Sales clerk, Johnson's Drug Store, Newtown, Ohio. Assist customers with purchases, mark merchandise, and calculate costs on computerized register.
1978-1981	Delivery boy, The Newtown Press, Newtown, Ohio
EDUCATION:	Brown Senior High School, Newtown, Ohio Junior, 93 average, Honors Related courses: Consumer Education Typing Introduction to Computer Science Extracurricular Activities: treasurer for Art Club
SPECIAL SKILLS AND INTERESTS:	Type 50 words per minute Operate a microcomputer Enjoy helping people Babysitting
REFERENCES:	Available on request

THE CHRONOLOGICAL RÉSUMÉ IS THE MORE FAMILIAR VERSION AND EMPHASIZES WORK EXPERIENCE.

"Resumes for First-Time Job Hunters," March 1984. From Forecast for Home Economics. Reprinted with permission of Scholastics, Inc.

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ACTIVITY 13

Would You Hire This Person?

FIRST IMPRESSION IS A DO-OR-DIE MATTER FOR JOB HUNTERS!

In less time than it take to say hello, a personnel manager will judge an applicant's poise, how he stand and speaks, how he wears his clothes, and if the clothes fit, are neat and are appropriate. If he (sic) doesn't like them and there is plenty of competition for the job, he may decide the applicant isn't right for the job. Sorry. No way. Not a chance. It's easier for them to decide they don't like you.

A personnel officer will make a decision not to hire someone within the first 60 seconds (according to a survey). Just what could someone look at during those 60 seconds to be so decisive? Everything. Your weight, how you wear your hair and makeup--this is true for men also--how you dress. Sometimes, it's something very subtle. If they (personnel officers) have been interviewing for a very long time, there are clues they look for. If you have a very elaborate hairstyle or very long fingernails, this person is more interested in finding a mate, or fixing their hair, than in finishing what they are supposed to do.

The discrimination doesn't end there. By being well-groomed and looking professional and competent, a woman with the same skills as her co-workers may earn an additional eight percent to 20 percent.

First impressions are not always right, but quick judgments, based on appearance, exist.

The big danger in first impressions is that somebody will reject you and never get to know what a nice person you are, how bright you are, how fun you are. It's unfair, but it exists.

Judith Waters
Associate Professor of Psychology
Fairleigh Dickinson University
Madison, New Jersey

WHAT DOES A LOSER LOOK LIKE?

We cannot afford to be unaware of the "public persuaders" in our appearance. We cannot afford to create mistaken impressions, negative impressions, or waste an opportunity to create favorable impressions. We cannot afford to build barriers between ourselves and employers, customers, or the general public because of an unattractive, inappropriate, even offensive appearance, or to be labeled a loser.

"What does a loser look like?" you may ask. My answer to that question can't be summed up in one quick sentence, since there are too many factors to be considered. But I can identify some of the stereotypical traits people associate with the look of a loser and the messages those traits inadvertently convey.

- Clothing that is extremely plain, even dowdy, tends to lack interest, attracts little attention to you (you may then fade into the woodwork), and may communicate a lack of imagination, creativity, and direction or purpose. It may also communicate a feeling of "I just don't care."

- Extremely fancy, highly colored, or decorated clothing is often distracting, since the clothes compete for undue attention. In a professional setting you may be regarded as a decorative object, and your personal and professional abilities may get lost in the texture and trappings. All of the fancy stuff shouts that you're out for a good time, not work.

- Continually casual, extremely informal dress (such as jeans and a T-shirt) in a job that requires more, invites familiarity and may reduce professional respect, communicating that you don't take yourself or your job seriously. You may be seen as being continually relaxed and relatively unproductive. On some jobs, jeans are a necessity, on other jobs they are detrimental.

- Clothing that is forever formal often causes you to appear overly dressed. You may be seen as unable to relax and "come down off your pedestal." You may have unintentionally put yourself above others, making them feel they cannot approach you to relate to you.

- Clothing which is obviously out of date may seem to say, "I just can't be bothered." It may also seem to imprison you in the past, may say that you are rigid and inflexible and out of touch with today, and may indicate that you are not open to new and innovative ideas and methods.

- Totally trendy and often trite clothing may say that fashion for the sake of fashion is very important to you, possibly even more important than your work when in a professional setting. The costume look of some fads attracts negative attention. You may seem to say, "I don't know who I am." You could appear to lack self-confidence and stability, and you might be labeled a scatter-brain or an air-head.

- Clothing which religiously adheres to what your peer, social, or professional group dictates could make you appear to be a fashion, color, or corporate "clone." You may seem insecure to others, a "follow-the-leader" type with no initiative or creativity to call your own.

- While individuality in dress will create a more positive and memorable image, clothing which is in complete opposition to the expectations or behavior of your associates may create tension, cause you to be excluded from the group and subject to criticism. Extreme differences in dress may cause others to look upon you with suspicion, even distrust.

- Extremely sophisticated or suave clothing if you're a young professional can come across looking like you've raided big sister's or big brother's closet, overly anxious to appear grown up, but can't yet make the grade.

- On the other hand, if you're an older individual, extremely youthful clothing will tend to make you look more like a 1950's dropout or high school cheerleader in a state of regression. You'll appear to lack both self-esteem and the ability to handle responsibility realistically, and you're not likely to be taken seriously. Extremely youthful clothing will only emphasize advanced age by contrast.

- Uncoordinated clothing, with mismatched styles, colors, textures, and patterns communicate that your mind and life are equally disorganized. You are often seen as insensitive or lacking in general good taste and knowledge. Your dress may indicate that "I'm out of control" or an I-don't-care attitude that will carry over into other areas of your life.

- Careless dress, with sloppy, ill-fitting, and dirty clothing with buttons missing and safety pins holding seams or closures together (and not the lack of funds but a lack of time spent in care and repair) may indicate, "I don't care what you think of me because I don't care about myself." And, don't kid yourself, it won't matter how meticulous you are in other areas of your life.

- Overly frilly or feminine clothing worn by women in the business world may suggest that you are frivolous, soft, submissive, dependent, incapable of hard work, and lacking in knowledge and leadership skills.

- On the other hand, extremely severe, masculine clothing on a woman tends to say you are "trying too hard," and that you are aggressive, in competition with others, and unwilling to take direction. You may unknowingly communicate that you are intolerant, unfair, and unsympathetic. You may invite conflict, and may find yourself losing before you've even begun.

- An alluring or provocative outfit may have an appropriate place in the soft light of an evening, but clothing with an overt sexual appeal, particularly for day or business wear, sends out only one message that usually spells short-term gain and long-term loss.

- And underneath it all, underwear which is conspicuously noticeable--or noticeably absent--tends to distract attention and defeat even the most attractive and appropriate outerwear.

What do you communicate? That you are insecure, careless, or on the prowl, unprofessional, childish, uncreative, uninteresting--or that you just had spaghetti for lunch? While spouses, children, close friends and colleagues may know better because they know you well, you must consider those acquaintances you want to acquire as friends or business contacts. You cannot afford to take the chance that they will write you off as a loser.

Judith Rasband - AHEA 1983

DOES HOW YOU LOOK SAY WHO YOU ARE?

Take a look at the two pictures attached (transparencies 9 and 10 from the Career Education Series). These drawings are of the same people--presenting themselves differently in each picture. It is easy to see the differences in the pictures: The unshaven man has shaved, the smoker has gotten rid of the cigarette, the bubble-gum chewer has disposed of the gum, etc. Make a list of the changes in each person. Will this effort to look more presentable give them a better opportunity for employment?

Person 1

A. Has shaved
B. ______________________________
C. ______________________________
D. ______________________________
E. ______________________________

Person 2

A. Not smoking
B. ______________________________
C. ______________________________
D. ______________________________

Person 3

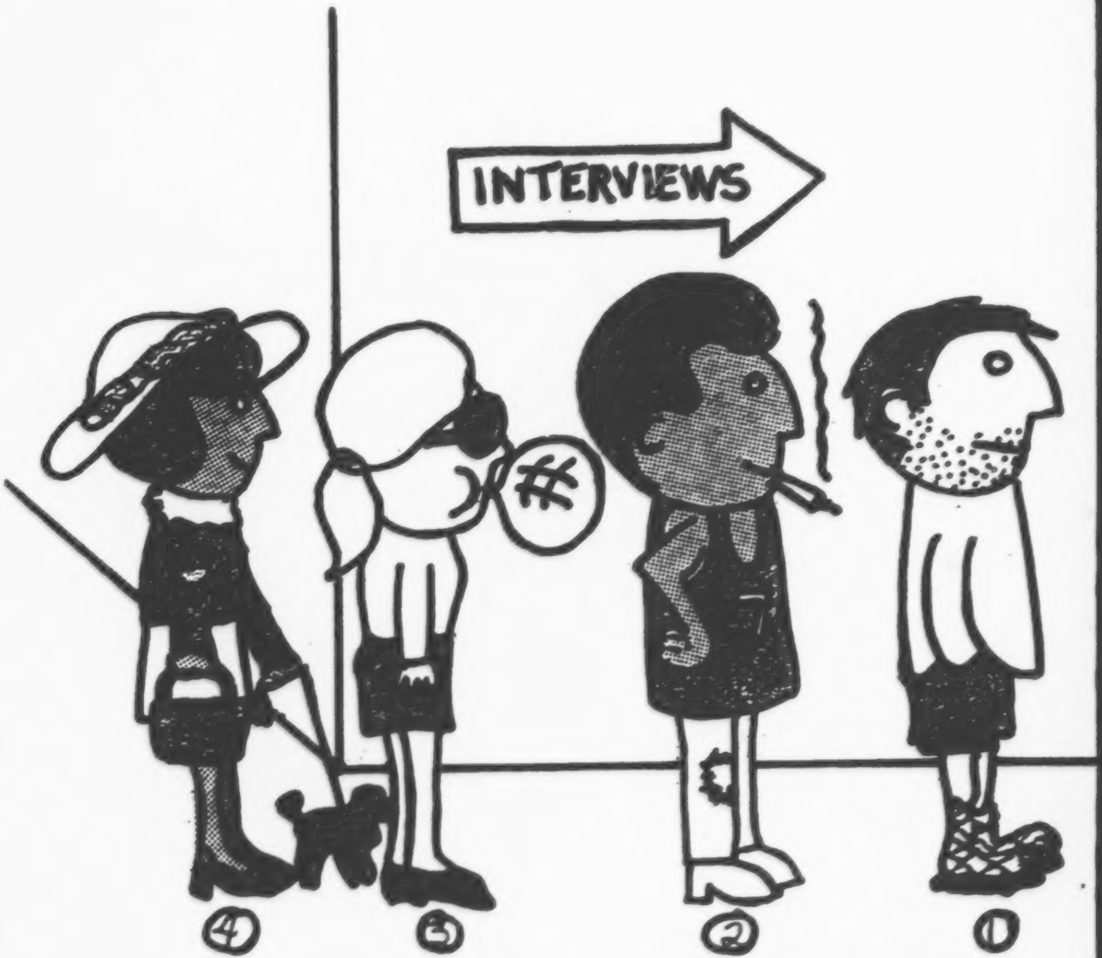
A. Disposed of bubble gum
B. ______________________________

Person 4

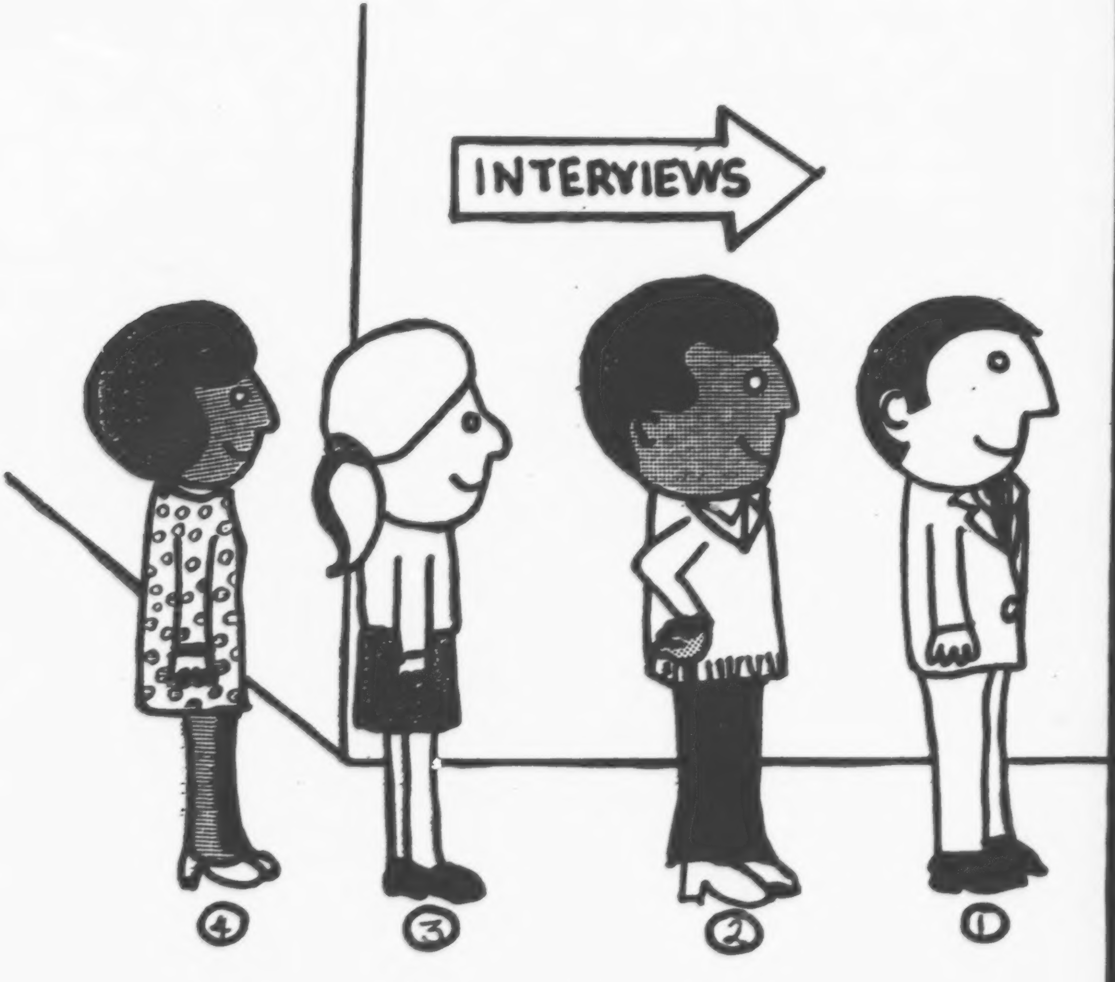
A. ______________________________
B. ______________________________
C. ______________________________
D. ______________________________

1. Is it always necessary for a man to wear a suit to an interview?
2. Does posture make a difference in your appearance?
3. How much makeup is appropriate for a woman to wear to an interview?
4. Is the condition of hands and fingernails usually noticed by an interviewer?
5. List some other points of grooming which would be important to remember when preparing for an interview.

CAREER EDUC SERIES TRANSPARENCY 9


INTERVIEWS
④
③
②
①

CAREER EDUC SERIES TRANSPARENCY 10


INTERVIEWS
④
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①

ACTIVITY 14

My Interview With The Boss

33 WAYS APPLICANTS STRIKE OUT ON INTERVIEWS

Let's take a look first at the negative. The following list of 33 ways applicants strike out on interviews is taken from a survey of 153 companies who were questioned as to why an applicant who is capable is not hired by them.

1. Poor personal appearance
2. Lack of interest and enthusiasm, passive and indifferent
3. Overemphasis on money, interested only in the best dollar offer
4. Condemnation of past employers
5. Failure to look at interviewer when conversing
6. Limp, fishy handshake
7. Failure to express appreciation for interviewer's time
8. Late for the interview
9. Asks no questions about the job
10. Indefinite response to question
11. "Know it all" complex, conceited
12. Inability to express self clearly, poor diction and grammar
13. Lack of confidence and poise, nervous, ill at ease
14. Lack of planning for a career, no purpose or goals
15. Failure to participate in activities or community
16. Unwilling to start at the bottom, expects too much too soon
17. Makes excuses, evasive, hedges on unfavorable factors in record
18. Lack of tact
19. Lack of manners, courtesy
20. Lack of maturity
21. Lack of vitality
22. Indecision
23. Sloppy application blank
24. Merely shopping around
25. Wants job only for a short time
26. No interest in company
27. Cynical
28. Low moral standards
29. Lazy
30. Intolerant, strong prejudice
31. Inability to take criticism
32. Brought people to interview
33. Chewing gum during interview

PREPARING FOR A JOB APPLICATION

The following list contains some suggestions that will be helpful in presenting yourself and completing a job application.

1. If a time has been designated, arrive on time to fill out the application. If you are detained, call to let the employer know.

2. Plan to go alone.

3. Know the name of the person you spoke to on the phone.

4. Know the title of the job you are applying for.

5. Be sure to have the following things with you:
   a. Pen, pencil, and note pad
   b. Social Security Card
   c. Personal Data Record or Resume
   d. Letters of reference
   e. Work Permit (if applicable)
   f. License numbers (if applicable)

6. Make sure your appearance is clean, neat, and appropriate. Sometimes, after filling out an application, there will be a brief interview, or the secretary/receptionist may remember appearances and pass it on to the boss.

7. While in the office, pay attention to what goes on around you. Pick up company literature for future use if needed.

HOW TO PREPARE FOR A JOB INTERVIEW

First impressions count. In an interview, most interviewers are interested in more than what skills the applicant possesses—they can judge those by looking over applications or resumes in the privacy of their offices.

What they want to see for themselves is how an applicant communicates, how he presents himself, and even how well he maintains eye contact. Many believe that such nuances of behavior convey a lot about the prospective employee's self-confidence, seriousness of intent, and enthusiasm for the job.

Before going in for an interview, do some research about the company you are applying to, about other companies in the same field, and about the field in general.

Learn the names of the personnel officers, what the company's annual report indicates, the company's history, and its prospects for future growth. Some sources for information include: the local Chamber of Commerce, BUSINESS WEEK, Standard and Poor's Reports, library, company literature, and friends who have worked for that company.

Use your research to show your knowledge of the company--the interviewer will read this as interest in the company. It gives you an idea of how to present your skills as potential assets to the company. It also gives you a better idea of whether or not you would enjoy working for and growing within that company.

Before the interview review your strengths and limitations both professionally and personally. Use your support group to help with this.

Go with a specific job in mind. Don't say you can "do anything." Don't ask the interviewer what he thinks you'd be good at.

By being prepared before the interview, you can be articulate and be specific about your skills, and will demonstrate your knowledge about the company, your experience, and yourself.

WHAT TO DO DURING THE INTERVIEW

Arrive early, giving yourself time to comb your hair and gather your thoughts.

Your first impression definitely counts. Everything you do or say can make a difference. Some important positive factors are warmth in your voice, enthusiastic personality, firmness in your handshake, good posture, eye contact, calmness, poise, a self-assured attitude, and good manners.

Your self-presentation includes the way you dress. Take care that it is appropriate for the interview. Avoid chewing, smoking, and nervous laughter: They are disturbing during the interview.

Give a firm handshake and then give the interviewer your resume if you didn't send one. Keep an extra copy of it for reference.

Expect a number of fairly standard questions. Examples are given on the next page in "Questions an Employer Might Ask."

Don't bluff. Be sure you understand all questions before you offer your answer. Don't try to bluff. If you do not understand the question, politely ask the interviewer to repeat it or explain it.

Give positive reasons for your leaving your last job if the interviewer asks. Never criticize your former employer.

Speak to the point. Keep in mind that most interviews last no longer than 15 minutes. Do not waste your precious time by elaborating in boring detail some unimportant point of your past.

Always be honest with the interviewer and yourself. If you were fired from your last job, lacked necessary skills, or did not understand the responsibility, say so. You can tell them that you are looking for ways to grow and to overcome such problems in the future.

DO NOT try to "butter up" the interviewer. It very rarely works.

Ask questions. What questions do you have about the position, the company, and its policies? It is legitimate for you to ask if the job opening is a result of the company's expansion or someone's departure. You may also ask about the chances of advancement within the company.

What about salary? It is not recommended that you mention salary in your first interview. A job is much more than salary and fringe benefits. The interviewer usually will bring up the subject in a later interview. When the inquiry is made about what salary you expect, be sure you have a realistic estimate in mind.

It's your chance. Keep in mind that this interview is your chance to find out about the company. How will it suit your needs?

Do not allow the interview to just happen to you: Be a vital part of it. While you are in the position of being chosen, you are also in the position of choosing.

MAKING YOUR EXIT

Reinforce the interviewer's impression of you. After the interview has come to a close, say "Thank you," summarize your qualifications according to the needs of the company, indicate enthusiasm by saying why you find the company attractive, and state how you think you suit its needs.

If the interviewer doesn't say when he'll contact you, take the initiative and say that you are anxious to hear from them, and ask what the next step will be.

Finally, write a "thank you" note when you get home. In this way, you will be taking advantage of the opportunity by emphasizing your skills and enthusiasm. It is your extra chance to remind the interviewer of your special qualities, the ones that make you a perfect match for the job!

Questions an Employer Might Ask

An interview is supposed to tell an employer whether to hire the person being interviewed. Any one of the questions below might be asked in an interview.

Pretend you are an employer. Pick out 4 or 5 questions that you think would tell you the most about a person. Try conducting an interview, using these questions.

Were the questions you chose to ask helpful in deciding who to hire?

1. What can I do for you?
2. What jobs have you held? Why did you leave your last job?
3. How do you spend your spare time? What are your hobbies? How do you usually spend Sunday?
4. What are your future vocational plans?
5. What type of position are you most interested in?
6. Why did you choose your particular field of work?
7. Why do you think you might like to work for our company?
8. What do you know about our company?
9. What are your own special abilities? How will they contribute to success in your field?
10. What is your major weakness?
11. How much would you expect to be paid?
12. What do you think determines a person's progress in a good company?
13. Why do you think you would like this particular type of job?
14. Are you willing to go where the company sends you?
15. What size city do you prefer?
16. What have you done that shows initiative and willingness to work?
17. Do you like routine work?
18. Do you like regular hours?
19. How about overtime work?
20. How long do you expect to work?
21. Define cooperation.
22. Do you prefer working with others or by yourself?
23. What kind of boss do you prefer?
24. Can you take instructions without feeling upset?
25. How did previous employers treat you?
26. Can you get recommendations from previous employers?
27. What types of people seem to rub you the wrong way?
28. Have you ever had any difficulty getting along with fellow workers?
29. Will you fight to get ahead?
30. Do you demand attention?
31. Are you eager to please?
32. What have you learned from the jobs you have held?
33. Do you enjoy sports? As a participant? As an observer?
34. Have you ever had any serious injury or illness?
35. What school activities did you participate in? Which did you enjoy the most?

My Interview with the Boss

When you apply for a job, you will probably be interviewed by someone who will be your boss if you get the job. If he or she likes the way you handle yourself, you have a good chance of landing the job. If he or she doesn't, you're out. So the interview is important. This exercise will give you practice at being interviewed.

Get together with 3 classmates. Each of you will take a turn at being the boss, at being the person interviewed, and at rating the person being interviewed.

The boss reads the questions from the book. After the first two questions, the boss can read them in any order. He or she should read them all.

The person interviewed doesn't need a book. He or she should answer all questions to the best of his or her ability. This person may choose to be interviewed on any job he or she has learned something about.

The other two members of the group should pay close attention to how the person interviewed handles himself or herself.

Boss: Hello, (name). How are you today? Come in and sit down.

Me: ____________________

Boss: What job is it you wanted to talk with me about?

Me: ____________________

Boss: Tell me what you think a person does in the job you're applying for.

Me: ____________________

Boss: New tell me something about your courses in school. What subjects do you like and do well in? Did you learn anything that would help you on the job?

Me: ____________________

Boss: Tell me, why do you want to work for this company?

Me: ____________________

Boss: Have you ever done any work before? Tell me something about it. Where did you work? When? What did you do? How much did you make? Why did you leave?

Me: ____________________

My Interview with the Boss (con't)

Boss: I hope you like to work hard. Do you?

Me: ____________________

Boss: Do you follow instructions well?

Me: ____________________

Boss: How do you get along with your bosses? With people you work with?

Me: ____________________

Boss: What hours can you work for us?

Me: ____________________

Boss: How much do you expect to earn?

Me: ____________________

Boss: Can you work overtime? How much? When?

Me: ____________________

Boss: Do you have any serious injuries, sickness, or physical handicaps that I should know about?

Me: ____________________

Boss: Have you ever been arrested? If so, what did you learn from it?

Me: ____________________

Boss: Is there anything I should know about that you haven't told me?

Me: ____________________

Boss: Do you think you could put up with me as your boss? I expect you to be here on time, work regularly, work hard, get along with your fellow workers, be honest, cheerful, do the work well and get along with customers. I don't like a "chip on your shoulder," someone who won't start at the bottom, laziness, arguing, and an "I don't care" attitude. Do you still want the job?

Me: ____________________

Exploring Self-Esteem, Self-Perception, and Communication

Self-esteem

MODULE CONCEPT: Exploring Self-esteem, Self-perception, and Communication.

RATIONALE: Self-esteem, self-perception, and communication are intricately interwoven. We cannot discuss any one of the terms without referring to the other two. These factors and how they intermesh have great influence on the family and employment environment. None of us can totally remove ourselves from our family situations when we leave for work, or from the work environment when we leave for home.

How we see and feel about ourselves dictates our level of communication. Communication is the gauge by which people measure one another's level of self-esteem; it also is the means by which that perception may be changed.

PART I: SELF-ESTEEM

OBJECTIVES:

1. Defines self-esteem.
2. Identifies factors influencing self-esteem.
3. Explains how good grooming contributes to self-esteem.
4. Explains how skill in a specific area enhances self-esteem.

INTRODUCTION: Recent studies on preparing youth and adults for work suggest that self-esteem is directly related to work potential. This unit will establish what self-esteem is and what kinds of experiences we need in order to improve our self-esteem. You must get to know yourself to determine how to improve your self-concept.

OBJECTIVE 1: Defines self-esteem.

Definition: Self-esteem is an internal measurement of self-worth.

Understanding the meaning of "self-esteem" is the first step toward developing or improving self-esteem.	Define "self-esteem." Compare and discuss your definition with those of others. Consolidate into one definition, including the key ideas in the definition above.

OBJECTIVE 2: Identifies factors influencing self-esteem.

Knowing yourself is another step in determining ways to improve your self-esteem.	Use **Handout A.** (Instructions included) Use **Handout B.** (Instructions included) Use **Handout C.** (Instructions included) Use **Handout D.** (Instructions included)
The different roles you play or "hats" you wear influence your self-perception.	On a file card list roles you play or "hats" you wear. You may have more or fewer roles than others. Some roles are wife, mother, lover, cook, taxi, laundress, organizer, and gardener. Refer to **Handout A.**
Each of your roles demands something from you. A person may be pulled in many directions at once.	If possible, begin with one person standing in the middle of the group. Then ask others, each representing a role or demand, to grasp the person's hand or waist. Now everyone should pull gently but firmly toward themselves until all feel the pull. After a few seconds, the center person will feel uneasy and uncomfortable, and may even fear loss of balance.

OBJECTIVE 3: Explains how good grooming contributes to self-esteem.

Good grooming makes one more acceptable to oneself and others.	List factors of good grooming. What is the total good grooming picture? Locate magazine pictures that exhibit good grooming. Post them on a bulletin board or put them in a notebook.

Personal hygiene is the basis for good grooming.	Discuss all the aspects of personal hygiene. Some factors might be repeated from above.
Hair care is particularly important. Hair serves as an indication of personal hygiene and is the primary focus of others' "first impressions."	Discuss the importance of clean and neatly styled hair for making a good impression. Invite a hair-care specialist to visit. Often he or she will cut or style hair as part of the guest appearance. Ask questions about hair care. Simple equipment used in hair care might be shown, explained, or demonstrated.
Dress provides protection, but it also conveys much about us.	Think of a time when you were well-dressed and felt good about yourself. Think of an instance when you were inappropriately dressed. How did you feel? Discuss.
	Think of your favorite article of clothing or accessory. Why is it your favorite? How does it make you feel?
	Find pictures of how you feel you should look on the job. How does this reflect the image you have of yourself and the job?
	Hold a brief fashion show of clothing appropriate for different jobs. Wear or show garments you feel are appropriate and explain their suitability.

OBJECTIVE 4: Explains how skill in a specific area enhances self-esteem.

Ability in a specific area can lead to a feeling of accomplishment and self-worth.	Use **Handout E.** (Instructions included) Discuss what you have written.
Self-esteem is the foundation of success and confidence. It's the first step in reaching our goals.	As you start on your stairway to the top, the first step is a healthy self-image. All other steps to success are built on this one. Some people take the steps faster than others but if you take all the steps, you will be far more certain to get the things you really want. (Ziglar, 1984.)

PART II: SELF-PERCEPTION

OBJECTIVES:

1. Explains how the physical self and the ego are related in developing a person's self-concept.
2. Describes one's perception of oneself and others.
3. Verbalizes how the actions of others affect one's feelings.
4. Describes qualities one admires in others and would like to emulate.
5. Expresses empathy with characters in pictures and situations.
6. Explains the factors that influence self-perception.

INTRODUCTION: Self-esteem is based on and affected by the way you perceive yourself. Often your self-perception is very different from the way others perceive you, so it is important to explore how different perceptions come about.

Each person is a part of two systems, the "sustaining system" and the "nurturing system." The larger sustaining system is the network that provides goods and services, political or governmental power, the educational system, and all the economic resources available to us. This system confers status and power on people who successfully seek such ends.

Contained within the larger system is the more immediate and intimate "nurturing" system of the family and the close community. This system provides a social environment, friendship, and a person's basic sense of identity.

The values, attitudes, and acceptable behaviors of an individual's nurturing system may be very different from those of the sustaining system. When there is disagreement between the expectations of the various groups to which one belongs, one's self-concept may become confused and stress may result. And disagreements between the systems occur. Fortunately, having positive experiences in the nurturing system helps people guard against destructive images that often come from the larger community.

OBJECTIVE 1: Explains how the physical self and the ego are related in developing a person's self-concept.

People have a self-concept that is the result of both self-perception and an estimate of how others perceive them.	Define the word "perception" and relate it to "self-perception." This may be done individually or as a group.

OBJECTIVE 2: Describes one's perception of oneself and others.

The groups to which each individual belongs have stated and unstated expectations about what group members ought to be, think, feel, say, and do. These expectations affect one's self-concept.	Individually and privately, record on tape or on paper what kind of person you think you are. List the various groups you represent, such as sex, race, religion, nationality, family, neighborhood, school, clubs, and friends. List the groups that are important to you and then list the stated and unstated expectations of two of those groups.
You tend to be what you think you are. What you think is shaped by what you ought to be, think, feel, say, and do.	Use **Handout G.** Share and compare with a friend or a small group what others want you to become. Who are the people or groups that have expectations of you? How successful are you in satisfying what others expect of you?
Confusion and stress result when groups to which one belongs differ in their expectations.	Discuss differences in perception. What causes people to see each other differently? Why do others perceive you differently than you perceive yourself? And how is your self-concept affected by others?

OBJECTIVE 3: Verbalizes how the actions of others affect one's feelings.

	Briefly write how you perceive others. What things about others influence your perception of them? Greet others in a role different from the usual. Discuss how others felt and how they thought they should react.

OBJECTIVE 4: Describes qualities one admires in others and would like to emulate.

Admiring qualities and traits in other people may give one the incentive to develop those qualities.

List qualities you admire in others and feel you need to develop. How do we develop qualities we admire in others?

OBJECTIVE 5: Expresses empathy with characters in pictures and situations.

Verbalizing empathy reflects our own self-concept.

Collect pictures from books or magazines. Tell a story to fit the situation you see in the illustration. Answer such questions as: What do you think is happening here? What could have led up to this moment? What is each person thinking or feeling? What in the illustration makes you think this?

OBJECTIVE 6: Explains the factors that influence self-perception.

Factors such as friendship, successes, and environment affect self-perception.

Discuss how friendship, success, and environment influence self-perception. What other types of influences can you think of?

PART III: COMMUNICATION

OBJECTIVES:

1. Defines "communication."
2. Demonstrates how good communication skills are important to every aspect of our relationship with others.
3. Identifies the characteristics of a healthy family and understands how good communication skills create and maintain good relationships.
4. Practices active listening techniques.

INTRODUCTION: Virginia Satir in her book People Making states, "Communication is the greatest single factor affecting a person's health and relationships with others." The importance of communication in every aspect of our lives - family, work, social - cannot be overemphasized. We need to know all aspects of communication to communicate effectively.

OBJECTIVE 1: Defines "communication."

Definition: Communication is the sharing of a message or an idea that results in a high amount of understanding between the sender and the receiver of the message.

To communicate, we must understand all that is involved.	Discuss communication factors and create a definition. Factors include words, facial expressions, body positions, and intonation.

OBJECTIVE 2: Demonstrates how good communication skills are important to every aspect of our relationships with others.

When factors are not in balance, we often send or get double-messages.	With another person, role play situations in which the verbal message and one or more other factors do not balance. Select messages related to family, work, or social situations. Try the same messages again in balance.

If all factors are not present, there may be a breakdown in communication.	Turn two chairs around back to back about a foot apart, and sit down. Talk about any topic you choose. It should be apparent that enjoyment decreases and it becomes difficult to hear. Add more distance by moving the chairs 12 feet apart, remaining back to back. Notice the increased discomfort in communication. Now discuss how this made you feel.
Many aspects of our personality are included in our messages.	List personality aspects affecting messages and think of examples (values, expectations, experiences, ability to talk, and senses.)

OBJECTIVE 3: Identifies the characteristics of a healthy family and understands how good communication skills create and maintain good relationships.

There are certain characteristics of a healthy family.	Use **Handout H.** Discuss each characteristic and encourage learners to give both positive and negative examples.
All communication is learned. The more "I" messages we can use, the more open our lines of communication will be.	Use **Handout I.** Read aloud what a "You" message is and what an "I" message is. Look at **Handout J** to see how to analyze messages. After reviewing Handout J, use the other two statements on Handout I, and break them down into parts. Write your own "I" and "You" messages. Use **Handout K** for additional messages.

OBJECTIVE 4: Practices active listening techniques.

Listening is an important part of communication, but it is a difficult skill to master.	Use **Handout L.** Role play an active listening situation. Refer to Handout K.

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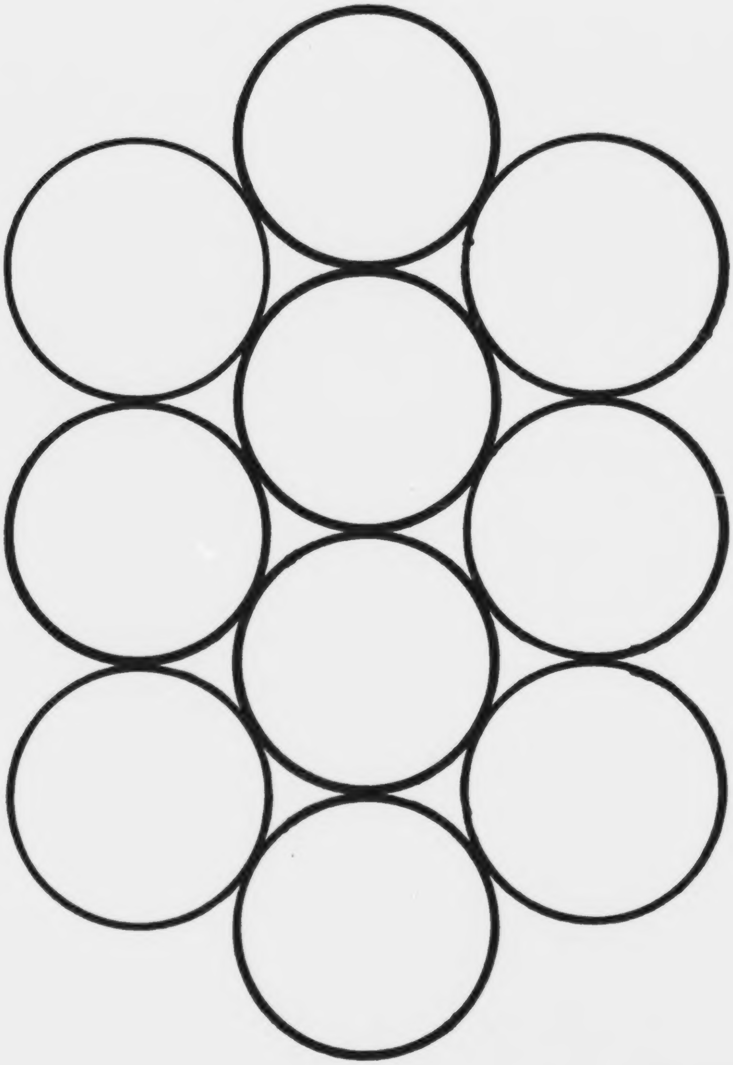
SUPPLEMENTARY MATERIAL

HANDOUT A

Who Am I?

In the ten circles, write ten different responses to the question "Who Am I?" Think in terms of various roles you play, positive or negative qualities, skills, or attributes, or all of these. Whatever you decide to use, write ten different answers to the question in any order.



HANDOUT B

What Is Most Important?

Now that you have ten answers that describe you as you define yourself, think about what life would be like if you were to exclude some of those roles. In order to be more specific, rank your answers from one to ten, i.e., 1, 2, 3. At the top of your ranking will be those things that are most essentially you: those things that you would least do without. At the bottom of your ranking put those things that you could most easily do without.

Now briefly list below the reasons for your choices:

My first answer is at the top of my list because...

The second statement is where it is because...

The third because...

The fourth because...

The fifth because...

The sixth because...

The seventh because...

The eighth because...

The ninth because...

The tenth because...

HANDOUT C

What I Like to Do

List at least 20 things that you like to do, whether at work or not. List anything that occurs to you, even if you consider it very basic, such as cooking, driving a car, reading, or whatever. List everything.

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

11.

12.

13.

14.

15.

16.

17.

18.

19.

20.

HANDOUT D

Things I Would Like to Change

List 10 things about yourself that you would like to change or improve. List anything that occurs to you. Explain briefly why you'd like to make this change.

1.

Why? ______________________________

2.

Why? ______________________________

3.

Why? ______________________________

4.

Why? ______________________________

5.

Why? ______________________________

6.

Why? ______________________________

7.

Why? ______________________________

8.

Why? ______________________________

9.

Why? ______________________________

10.

Why? ______________________________

HANDOUT E

My Abilities and Skills

Think of your skills and abilities. You may want to refer to **Handout C.** Often people are able to do well things they like to do. Write in the circles below your most unique and strongest abilities.

My strongest ability is

My second strongest ability is

My third strongest ability is

My fourth

My fifth

My sixth

HANDOUT F

What I Want

Make a list of ten things you want to be or do or have.

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

HANDOUT G

My "Oughts"

A. Make a list of "oughts" you listen to.

B. Classify each of them by the following code.

1. You ought to be something or somebody.
2. You ought to think something.
3. You ought to feel some way.
4. You ought to say something.
5. You ought to do something.

C. Write down the person or group that tells you each "ought."

D. Indicate how successful you are in doing what that "ought" tells you by using one of the following words: never, sometimes, usually, often, always

1	2	3	4
The Ought	Class of ought	Source of ought	Success in doing ought
Example: You ought to work hard	5	Boss	Usually

HANDOUT H

Characteristics of a Healthy Family

1. Healthy families are good communicators.

2. Healthy families are open in expressing feelings.

3. Healthy families are effective conflict and crisis managers.

4. Healthy families have structure without being rigid.

5. Healthy families have a strong sense of bonding, loyalty, and identity.

6. Healthy families respect children's uniqueness and individuality.

7. In healthy families, the husband and wife have a strong bond, giving them clear leadership in the family. In the case of one-parent homes, the parent has a clear sense of self--a high self-esteem.

8. In healthy families, the members do much affirming of each other.

From the book Creative Couples (Westminster Press, 1983), co-authored by Wallace Denton and Juanita Holt Denton.

HANDOUT I

"I" Messages and "You" Messages

What is a "you" message?

It blames, criticizes, labels, puts down, rejects, judges, threatens, and argues.

A "you " message is LIKELY to:
1. Bring more control
2. Hurt the relationship
3. Block communication

What is an "I" message?

It explains the problem or your feelings and the way these affect you, BUT it does not blame or put down, reject, or hurt the relationship!

An "I" message is LIKELY to:
1. Open communication
2. Maintain the relationship
3. Help solve the problem

"I" Messages	"You" Messages
I need my sleep. The noise of your talking frustrates me and keeps me awake.	Stop that loud talking!
I feel so discouraged when my friends treat me unkindly.	Why don't you use your manners?
I don't feel like playing when I'm tired.	Stop "horsing" around!

"I" messages are a good way to deal with a problem. There are three basic parts of an "I" message:

1. A non-blaming statement of the problematic behavior.
2. The real effect it has on you.
3. The feelings it causes you to have.

HANDOUT J

Analyzing "I" Messages

Non-blaming statement	Real effect on you	Your feelings
Loudness of children's discussion late at night.	Keeping you awake; hard to get up for work the next day.	Frustrated in trying to go to sleep.

Write some "I" messages:

Write some "you" messages:

Adapted from: P.E.T.

HANDOUT K

Translate these "you" messages into "I" messages.

Don't drag your sweater in the dirt.

Don't scream at me.

Don't talk with your mouth full.

Don't run in the store.

Don't talk back to me.

Don't be so clumsy.

You're a bad girl.

Can't you ever do anything right?

YOU CAN THINK OF OTHERS!

HANDOUT L

Communicating Beyond Words

A. Attentive, active listening is a difficult skill to master.

   1. Concentrating takes practice and is a behavior that we tend to associate with specific formal learning situations, but not to conversations.

   2. During discussions of a controversial nature, we may feel threatened by what we hear.

   3. We may not listen because we are too busy thinking of what our next response will be.

B. Guidelines for listening: 5 giant steps toward being a great (not just good) listener.

   1. Eye contact - watch body language.

   2. Suspend judgment about what is being said.

   3. R & R (Repeat and Restate).

   4. Cue the sender with nonverbal messages that encourage continued talk.

   5. Icebergs - sense the unspoken or misspoken.

MODULE CONCEPT: Problem-Solving Resources

RATIONALE: Stress is often a factor in relationships both at work and at home. In fact, it probably would be safe to say that stress is present in every relationship to some degree. When home and job responsibilities are in conflict, stress increases, sometimes to a level at which a person can no longer function effectively. According to Doug Phillips, director of human resources and planning for Merck and Co., a large pharmaceutical concern, "You can't expect to maximize productivity if your employees suffer from family stress....More than a third of employee absenteeism is due to stress and that stress is often family related." (Muro, 1984, pp. 1-2). It is not unusual for family members to feel overwhelmed by conflicts. If they do not get help, depression may result.

Many sources of help for stress are available in our communities. Becoming knowledgeable about those sources can help combat stress.

To overcome stress, it is first necessary to determine its source. Sometimes the source is obvious, but often what seems to be the stressful conflict is the result of another underlying pressure. Identifying deeper conflicts is the first step in eliminating stress.

Activities in this module include identifying stress, learning to find appropriate help, and finding help in a new community.

OBJECTIVES:

1. Identifies stress situations and gives examples of conflicts.
2. Identifies the source of conflict.
3. Determines whether the individual "owns" the problem.
4. Demonstrates how to find sources of help.
5. Determines how to establish a support group.
6. Identifies additional steps needed to get help in a new community.

INTRODUCTION: Recently, the American Cancer Society released a television spot to promote their toll-free telephone number for information about cancer. The spot featured Sissy Spacek, who called for help when her mother had cancer. She summed up her feelings about the service in this way: "A place to turn to when you don't know where to turn."

In that sentence Sissy reflected our feelings when we become overwhelmed with stress and feel alone. Help is available for almost every conceivable concern. It's a matter of knowing where to turn.

OBJECTIVE 1: Identifies stress situations and gives examples of conflicts.

Tell briefly who is in your family. Discuss the difference between "immediate" or "nuclear" family and "extended" family.

Using **Handout A**, list immediate family members within the circle and extended family members at the ends of the radiating lines. People very close to the family who are not blood relatives may be included.

Teacher's Note: Retain this handout. It will be used later.

Most people undergo stress regardless of what type of "family" they belong to. Talking about situations that cause stress is one step in identifying basic stress areas.

Identify the conflict areas in your family and tell this to someone. For example, "My sister's boyfriend, my brother's friends, my father's drinking problem, family finances, and my mother's job."

Describe and give examples of the types of conflict in your environment, then focus more specifically: "My sister and my mother argue about my sister's boyfriend; my dad argues with my brother because he doesn't like the friends my brother hangs out with; my parents argue because Dad drinks a lot."

OBJECTIVE 2: Identifies the source of conflict.

Often the source of conflict is an underlying stress. Sometimes it must be discovered; sometimes it's obvious.

Find other people with similar stress situations. Note: The way group members match up depends on the make-up of the group.

Dividing the group may be based on the "conflict line," such as, parent-child, husband-wife, adult-older parent, sibling-sibling; or it may be problem-based, such as substance abuse, finances, child discipline, child care, etc.

Within each sub-group, the members should help each other determine the most basic stress. In some cases, a leader's help will be needed. (Is the substance abuse triggered by another stress? Is the problem really the boyfriend, or do the mother and sister argue because the girl spends time with her boyfriend whenever her mother wants help cleaning the house?)

OBJECTIVE 3: Determines whether the individual "owns" the problem.

Often you are affected greatly by conflicts you you choose to become a part of. You become directly affected when you may not need to be involved. If you are involved by choice, you also may be able to choose to not be part of the problem.

Discuss each stress situation to determine the most basic stress. Some questions that might help are: Who is the conflict between? Am I one of those in the conflict? If not, can the persons in conflict resolve it without my involvement? If I am involved, where can I turn for help? Am I the only one who realizes it is a conflict? If I am not involved directly, in what way am I affected? Can I choose not to be involved?

OBJECTIVE 4: Demonstrates how to find sources of help.

Once the basic problem is identified, it will be easier to focus on the best sources of help.

Compile a list of sources of help that deal with your topic, stress area, or conflict. Combine your list with others on a flipchart, chalkboard, or in a booklet.

Check with the public library, United Way, and Chamber of Commerce for directories of programs in your community.

Each community has a variety of agencies and programs to provide help.

Using a phone book and other directories, select possible sources of help to investigate. Use **Handout B** to collect more information.

Collect pamphlets and share them with others, if possible.

Representatives from local agencies may visit as guest speakers or may be interviewed. This could be set up as a series of individual speakers or a panel.

If companies in the local area have employee programs, those also may be represented. Leader's Note: A proposed format for the speaker's presentation should be prepared in advance. Mail a copy to the speaker a week before the visit. (See **Handout C.**) Time should be allowed for questions at the conclusion of the speaker's or panel's presentation. Use information acquired to compile a directory of community sources of help.

To save time, a directory may be compiled in advance and used as an additional handout. See **Handout D.**

OBJECTIVE 5: Determines how to establish a support group.

Some sources of support may be readily available among our immediate acquaintances.

Discuss the types of support you might need in times of stress (physical, emotional, spiritual, financial).

Using **Handout A** again, which you previously filled out, discuss how persons in your immediate or natural support group can fulfill some of your needs in times of stress. Who are others who might help beyond our extended family? Add these beyond the radiating lines if you like.

Sometimes additional support may be desirable. Organizing a support group to meet special needs can be a real asset to all involved.

Outline the steps and discuss how to organize a support group. Steps will include determining the need, establishing the time, place, and frequency of meetings, and deciding on the size of the group and the potential participants, depending on the group needs.

OBJECTIVE 6: Identifies additional steps needed to get help in a new community.

Transition and relocation have become a part of our lifestyle. But moving to a new community often adds to the already stressful situation. Not knowing where to turn makes stress seem even worse.

Discuss problems that may arise from a move. Members may describe personal experiences or speculate. The instructor helps focus on how each problem adds stress. Further, discuss how to locate sources of help in a new community. Use **Handouts A** and **B** for ideas. Focus on solving problems mentioned in the above activity.

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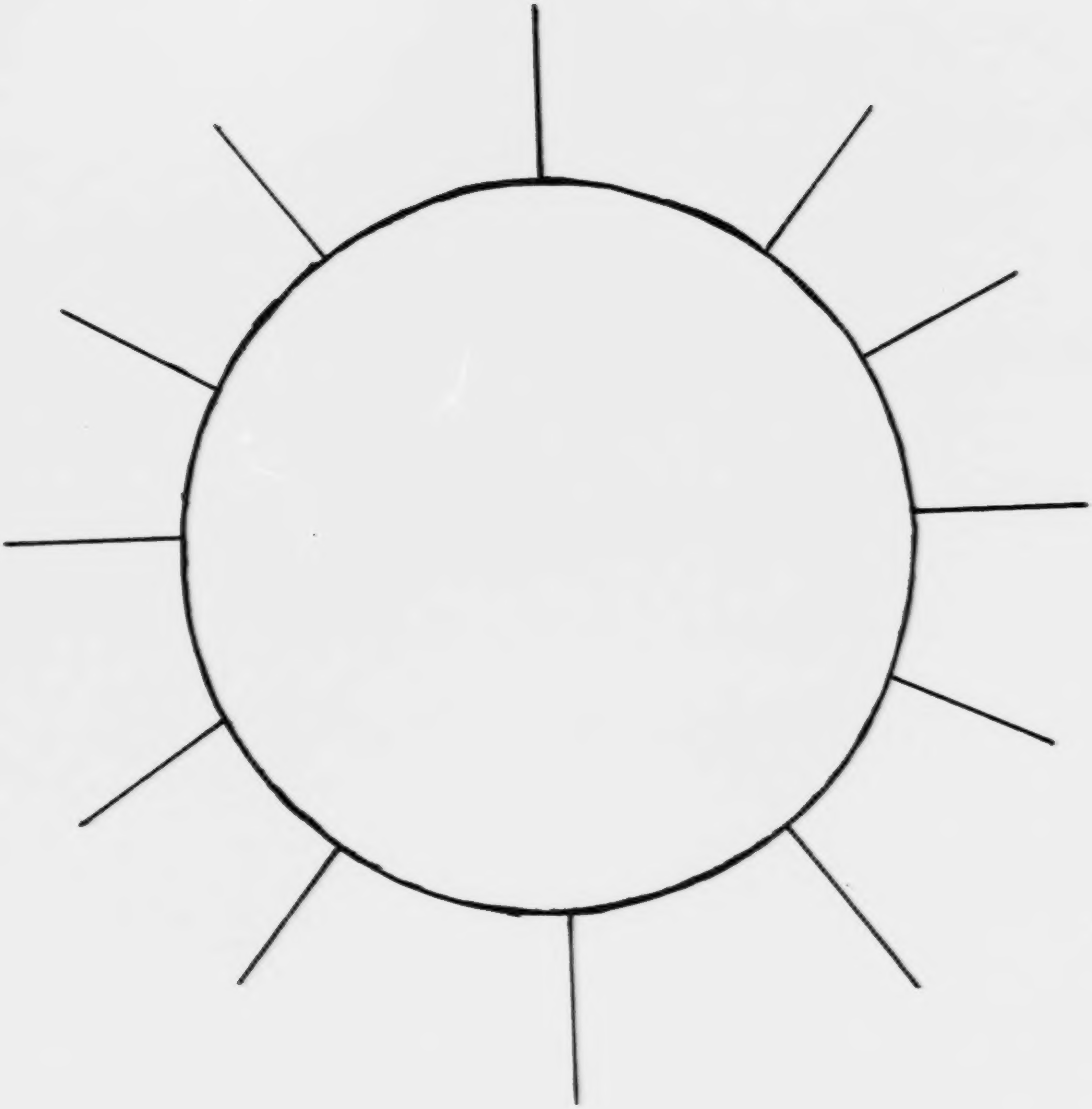
SUPPLEMENTARY MATERIALS

HANDOUT A

My Family



HANDOUT B

Sample Directory Entry

(Directory should include alphabetized index)

Name of Agency, Organization, or Program:

Address:

City, State, and Zip:

Telephone Number:

Contact Person: Hours Available:

General Purpose:

Specific Programs:

Area Served:

Eligibility Requirements:

Application or Referral Procedure:

Fees:

Volunteers:

Other Guidelines:

HANDOUT C

Speaker Format

Your name and position with organization or agency?

Where is it located?

What background do you have for your present position?

What is the general purpose of your organization or agency?

What specific programs do you offer?

Who is eligible for your program(s)?

What geographical area do you serve?

How does one apply?

Is there a fee?

Do you have a pamphlet you might bring to hand out to a group of ____ (number in group)?

Questions: (prepared by group)

HANDOUT D

Sample Directory of Agencies

Action
Aid to Community Services
Al-Anon
Alateen
Alcoholics Anonymous
American Cancer Society
American Diabetes Association
American Heart Association
American Lung Association
American Red Cross
Area Agency of Aging
Arthritis Foundation
Association for Retarded Citizens
Better Business Bureau
Big Brothers/Big Sisters
Boy Scouts of America
Chamber of Commerce
Child Protective Agency
Coalition Against Rape
Comprehensive Mental Health
Community Action Programs
Consumer Credit Counseling
Cooperative Extension Service
Counseling and Psychological Services Center
Department of Public Welfare
Displaced Homemaker Program
Family Services
Girls Clubs/Boys Clubs
Goodwill Industries
Hospice
Hospitals
Housing Authority
Indiana Employment Security Division
Jobs Training Partnership Act
Junior Achievement
Legal Services Organization
March of Dimes
Meals on Wheels
Mental Health Association
Parents Anonymous
Parents Without Partners
Parks and Recreation Department
Planned Parenthood
Prenatal Outpatient Clinic
Public Health Department
Salvation Army
Silver Streak Van Services
Tuberculosis Association
United Way
Vocational Rehabilitation
Volunteer Bureau
Welcome Wagon
Widowed Persons Service
YMCA/YWCA
Youth Service Bureau

RELIGIOUS ORGANIZATIONS

Catholic Charities
Jewish Family and Children's Services
Lutheran Social Services

CIVIC ORGANIZATIONS

Altrusa
Jaycees
Lions
Kiwanis
Rotary

MODULE CONCEPT: Stress Management Strategies

RATIONALE: We are warned every day about the potential dangers of stress: Stress makes us more susceptible to infection, depression, accidents, viruses, colds, heart attacks, and even cancer. Stress affects our family life and our performance on the job. It affects our relationships with other people. We worry about the aging effect of stress and worry about the effect of worrying. We are stress-conscious, but we are not sufficiently educated about how to handle stress.

OBJECTIVES:

1. Identifies types and sources of stress.
2. Analyzes how individuals and families may react to stress.
3. Plans and evaluates ways to handle stress and learns relaxation techniques to reduce stress.

INTRODUCTION: Stress may make each day seem like a battle from which you emerge emotionally and physically exhausted. Stress comes not only from work situations but also from home, school, and even leisure activities. Not all stress is bad. In fact, life would be boring without some stress. Problems develop when we allow stress to build up day after day. One way to handle stress is through "Lifestyle Management"--balancing work successes with family life, leisure activities, and friendships. Another is to apply mini stress management strategies as stress appears.

Some people think stress comes only from a major crisis, but a major crisis is made up of many smaller crises.

OBJECTIVE 1: Identifies types and sources of stress.

A major challenge in the stress-filled world of today is to make stress in your life work for you instead of against you.

You NEED stress in your life! Without stress, life would be dull. Stress adds spice, challenge, and opportunity to life. But too much stress seriously can affect your physical and mental well-being.

- **Do ACTIVITY 1: Social Readjustment Rating Scale**

Stress is an interaction between a life situation requiring readjustment and the person's ability to cope. It is the ways people react to events rather than the events themselves that cause stress.

Several years ago a magazine printed the "Social Readjustment Rating Scale" on how stresses add up. Take a few minutes to tally your "life crisis units."

A major factor the scale doesn't take into account is that each individual reacts differently to stress. A situation that knocks one person off balance may be taken in stride by another.

Gains in personal growth can be made during a crisis, or a person can be overcome by it. This is reflected in the Chinese word for crisis, which is composed of two characters--one means danger and the other opportunity. That's a way to look potentially stressful situations.

- **Do ACTIVITY 2: The Glazer Stress Control Life-Style Questionnaire**

Some people have more "stress hardy" personalities than others.

Stress can be good for an individual. But it may reach a point at which one can no longer cope. That point varies enormously from person to person. Overall, people seem to do best under a moderate degree of stimulation or stress. Use the "Self-Evaluation: The Glazer Stress Control Life-Style Questionnaire" to discover if you are stress-hardy, a hyperreactor, or somewhere in between.

Social support of family and friends can play a major role in making people stress-hardy.

TYPE A personalities are hyperreactors. They are hard-driving, time-pressured individuals prone to cardiovascular disease even though they may not have the usual risk factors, such as genetic susceptibility to heart disease or a history of cigarette smoking. One of the most stressful things for a Type A person is to be told to relax.

- **Do ACTIVITY 3: How Well Are You Handling Life's Pressures?**

Stress is often a learned response, but it may be genetically determined.

Activity 3 looks at stress from a situational perspective. See how you react. Check to see how your answers are interpreted.

You learned how to be tense. Your learning started early in life, perhaps in the first or second grade. You had a teacher who wanted to teach you how to take tests. So she gave you some practice. She announced on Monday that you would have a test on Friday. Then she reviewed a little with you each day. You wanted to do well on the test for your teacher, your parents, and yourself. When the day of the test came, you got a little uptight and anxious, took the test, and passed it.

Your teacher gave another test. Again, you wanted to do well so the teacher and your parents would be proud of you. You got a bit psyched up for the test, took it, and passed it.

What did you learn about how to pass tests? That it was best to get psyched up, tense, and anxious. You continued that pattern of behavior through elementary school. In junior high and high school, you got good at becoming a little anxious or tense whenever you had to perform.

Perhaps it was taking tests, or giving speeches, or speaking in class, being in a play or musical group, and as time went on, you got better at it. Now you're a real pro at becoming tenser than you need to be to succeed in whatever you do.

Most of us are convinced that we have to get ourselves psyched up to get anything done. That is understandable. That was the way to get results, at least most of the time. We've never learned that there is a better way.

For example, when you were in school, how many times were you taught how to relax before taking a test? When sitting down to study? Before beginning to write a term paper? Probably never. Instead you usually experienced stress in those situations —stress with rewards (decent grades or praise for being a good student). So you only knew stress as a motivator.

The same pattern continues today. You psych yourself up to get the job done, whether the the job is preparing reports, cleaning the the house, answering the phone, approaching a new client, or bowling. Actually, you probably would do your job and leisure activity as well or better if you were more more relaxed.

In a group, role play two situations (each with two volunteers). First, have a prehistoric cave dweller meet up with a saber-toothed tiger. Second, have a person ask a tyrannical boss for a raise.

The tendency to get too psyched up or tense helps set off a fight-or-flight response. This inherited response helps in managing physical threats. Too often it is also used for other than physical threats —in intellectual, social, and recreational situations.

Our ancestors, over thousands of years, developed a remarkable response to life threats. When your fight-or-flight defense system reacts, your heart rate accelerates. The big muscles in your legs and body tense so you can move rapidly. In fact, glands release chemicals into your blood so wounds will coagulate faster. Small blood vessels in the skin constrict so you bleed less if wounded. There are many other reactions, but you get the picture. With extended stress, your body makes 1400 physical changes.

Our ancestors spent a lot of energy for 20 or 30 minutes fighting or running from danger and then spent two or three hours recuperating. That's when our blood vessels expand so blood can carry away the lactic acid and other waste products of high-energy, fight-or-flight activity. In two or three hours, our bodies are back to normal. A typical day of one of our ancestors might have included one or two such cycles, but no constant stress. How many times has your life been threatened in the past few months? You may have stepped off a curb too suddenly, then realized a car was coming too fast. Your fight-or-flight response got you safely back on the curb.

But we also invoke the fight-or-flight response unnecessarily. We "mis-arouse" our fight-or-flight system in response to nonphysical threats.

GROUP PARTICIPATION: Give each person a large notecard to write on. The situation is: You wake up and see that you are 20 minutes late for work. You react and so does your body. Write one thing that may happen between that moment and the end of the workday. Remember Murphy's Law: If any thing can go wrong, it will. Have two people hold taut a long piece of clothesline. Use paper clips for people to hang their cards on the line. Starting at the left, have a card that says, What happens next? Then ask the group the same question. Let them add cards to the line. Some examples are: no milk for your cold cereal; out of toothpaste; no hot water in the shower; what you want to wear is in the laundry; stop lights are out of sync; get mustard on your tie at lunch, etc.

These little "irritations" mis-arouse our fight-or-flight response and tend to be constant once started. So there is no cooling-off period for our bodies. We must learn to provide the cooling-off period.

Your body also responds to good news. You're excited. Your heart beats faster. Throughout the day your blood pressure increases while your muscles tense. Your imagination also can set off the fight-or-flight response by thinking about giving a committee report at PTA, meeting a new client, or planning for next weekend's ball game. Many of us continue this same pattern with leisure activities. We compete at tennis, bowling, or bridge, overly tensing our bodies. Yet Olympic athletes have learned that they perform better when they are more relaxed. Rival coaches in basketball call a time out before crucial free throws to let tension increase. It is estimated that we react 50 to 200 times a day to nonphysical threatening situations.

We all need some stress to be productive; it acts like a motivator. But we need much less stress than we've become accustomed to.

For many of us, stress can be a positive factor, providing the motivation for meeting deadlines and and operating at our highest capability. But when stress is constant, the body has no chance to rest and restore itself.

If you face excessive noise, a fast-paced workload you cannot control, monotonous tasks, or an unsupportive boss, don't be surprised if you feel like falling into bed at the end of the day.

Traditionally, the words stress and executive were linked, but high-level executives are not the only—or even the major—sufferers of chronic stress.

Studies show that secretaries suffer more stress than executives, as measured by stress-related problems including heart and artery disease, high blood pressure, ulcers, and nervous disorders. According to the National Institute for Occupational Safety and Health, the 12 most stressful jobs are: laborer, secretary, inspector, clinical lab technician, office manager, supervisor, manager/administrator, waitress/waiter, machine operator, farm owner, mining-machine operator, and painter (not artist). Other studies include police, people in public and customer service, divorce lawyers, therapists, and people subject to public scrutiny, such as politicians, journalists, and religious leaders.

CHIEF SOURCES OF STRESS:

The chief sources of job stress fall into four major categories: socio-economic factors, employer-employee relationship, job design, and environmental factors.

A. Socioeconomic factors, such as low pay, pay, job security, dead-end jobs, job dissatisfaction, role conflict, child-care complications, and sexual, racial, and age discrimination.

B. Employer/employee relationships, such as an unsupportive boss, too many bosses, pressure to achieve unrealistically high productivity goals, responsibility without authority, lack of recognition, too few promotions, inability of employee to express anger, and ineffective grievance procedures.

C. Job design factors, such as rapid work pace, lack of control, constant sitting, repetitive tasks, lack of rest breaks, heavy workload, unexpected overtime, underutilization of skills, automation.

D. Environmental factors, such as noise, bad lighting, temperature and ventilation problems, poor furniture design, overcrowding, and safety hazards.

These stress factors are part of the fabric of our work lives, so constant and petty that we hardly notice them sapping our energy and health.

The effects of workplace stress also strain family life.

Stress overload depletes the emotional energy needed to maintain interpersonal relationships.

A father who flies into a rage when his son fails to brush his teeth before bed may be releasing anger built up on the job. Then he blames himself for being a bad parent and that adds to his tension.

Faced with conflicting demands on their time and energy, many employed mothers work a double day, one at their job and the other at home. The result can be chronic stress that affects job performance, family relationships, and mental and physical well-being. After an eight-hour workday, most employed mothers spend another six hours working at home, often with little help from their family.

Single parents may be stressed when trying to balance work and family responsibilities.

Full-time mothers and homemakers must cope with stress, but it is rarely discussed in the same light as job-related stress. In fact, it is job-related, and it carries the same symptoms and requires the same careful attention to overcome. At the end of an eight-hour workday, a full-time homemaker can't leave the workplace and go home.

Children also may suffer from stress, but if they grow up with a good sense of self and feel secure, they will be better able to deal with life. If they are pushed and feel anxious, they won't cope as well.

Death and divorce are very stressful for children, but the ultimate stressful situation for them is abuse, whether it be physical, mental, emotional, or sexual.

The effects of stress in the family may create problems in the workplace.

Just as taking work problems home with you can harm family relations, family problems can affect your productivity, creativity, and relationships with co-workers.

OBJECTIVE 2: Analyzes how individuals and families may react to stress.

Stress is with us all the time. It comes from mental, emotional, or physical activity and is unique to each of us.

Stress from mental, emotional, or physical activity is with us all the time. It is unique and personal to each of us. So personal, in fact, that what may be relaxing to one person may be stressful to another. For example, if you are an executive who likes to keep busy, taking it easy at the beach may feel extremely frustrating. You may be distressed from "doing nothing."

When stress is prolonged or particularly frustrating, it can become harmful by causing distress. Recognizing early signs of distress and doing something about them can make an important difference in the quality of your lifestyle, and actually may save your life.

Frequent stress reactions set us up for stress-related problems.

Each person has a unique stress-reaction pattern. Frequent stress reactions set us up for stress-related problems, such as:

Tension headaches
Insomnia
High blood pressure
Heart attacks
Anxiety
Depression
Lowered immunity

Most of us end up with physical or psychological problems related to our stress-reaction patterns. Most of us have a system in our body that reacts more strongly than the rest. And it's the system that eventually develops problems.

Some people's muscle system reacts the most to daily stresses. After years of this response pattern, these muscles tend to stay tense. People may develop tense shoulders and necks, headaches, lower back pain, and excessive fatigue.

Other people react to stress through blood pressure. After several years, their blood pressure stays high and they join the 40 to 60 million people who suffer from hypertension.

People with migraines probably have a little different pattern. Migraine sufferers manage stresses during the week, but react when the stress has passed. They get a headache over the weekend when they "let down."

RECOGNIZING THE SYMPTOMS

Stress symptoms manifest themselves differently in each individual.

A. Short-term symptoms of acute stress: fast breathing, quick heartbeat, tight stomach, or dry mouth.

B. Long-term exposure to stress may take different physiological forms: headaches, stomach and back aches, chronic fatigue, or menstrual irregularities.

C. Chronic stress, over a period of years, has been implicated in: ulcers, colitis, chronic fatigue, or menstrual irregularities.

D. Psychological symptoms can also arise, including: anxiety and uneasiness, depression, irritability, boredom, job avoidance, inability to concentrate, sexual dysfunction, or despair at one's parental role.

E. "Burnout" is the term used to describe a complete depletion of psychic and physical energy, including feelings of frustration, cynicism, and depression.

To use stress in a positive way and prevent it from becoming distress, you should become aware of your own reactions to stressful events. Your body responds to stress by going through three stages.

1. Alarm
2. Resistance
3. Exhaustion

Example:

Typical commuter in rush-hour traffic. If a car pulls out in front suddenly, initial alarm reactions may be fear of an accident, anger at the other driver, and general frustration. The driver's body may respond in the alarm stage by releasing hormones into the bloodstream, causing her face to flush, perspiration to form, stomach to have a sinking feeling, and arms and legs to tighten. The next stage is resistance, in which the body repairs damage caused by the stress. If the stress of driving continues with repeated close calls or traffic jams, however, her body will not have time to make repairs. She may become so conditioned to expect potential problems when driving that she tightens up at the beginning of each commuting day, and eventually develops a stress-related disease.

Burnout is an impairing or weakening psychological condition caused by work-related frustrations, resulting in lowered worker productivity and morale.

"Burnout" is exhaustion caused by excessive striving to reach unrealistic expectations. Burnout develops in stages over time. Although we finally recognize chronic fatigue that appears to have no reasonable cause, there are always early stages. Many burnout victims are overachievers who hide their problems and ignore stress signals.

Workers in all walks of life are subject to the syndrome—physicians, attorneys, teachers, executives, homemakers. How can we recognize stress signals?

- **Do ACTIVITY 4: Burnout Checklist**

Assess your status by checking Yes, No, or Don't Know for each item in the inventory of burnout symptoms. You may have to do some soul-searching, and you will, of course, have to be honest in your answers. Very frequent answers of No's and Don't Knows are a warning sign.

Families can be in stress as well as individuals.

Normal everyday family hassles, such as a broken washing machine or ill family members, can pile up to become significant stressors. The greater the number of stressful events, the lower the family's level of coping resources is likely to be.

One of the biggest problems that families with a high stress level may face is an inability to deal with anger. As stress mounts, members often lose the tolerance that helped them deal with problems when their stress load was lighter.

The greater the amount of family stress:

- the higher the incidence of drug abuse;
- the greater the probability of pulmonary problems in susceptible children;
- the less communication there is among family members; and
- the lower the level of marital satisfaction.

One source of stress that emerges at some time in every marriage is the conflicting expectations that the partners have. Many spouses seek divorce because they don't know what to expect from marriage and expect too much or too little from each other.

Many families need to build more realistic expectations for themselves and others. Research comparing mothers who abused their children to mothers who did not showed that abusive mothers have poorer interaction patterns with their children and less awareness of demands and difficulties of parenthood.

Child abuse is often a symptom of a family in great stress.

Most child abuse and neglect is NOT caused by inhuman or hateful parents. Rather, it is a result of a combination of factors, including family stress and lack of support to help parents cope with child-rearing responsibilities.

No one likes to be abused. Lashing out creates more stress, whether we commit the abuse or whether someone abuses us.

Striking out at others usually is not intentional. It happens when stress builds and we can't handle it. As a result, we sometimes lose control of ourselves. When that happens, it's painful for everyone near us. When we strike out at a child, it is child abuse. It is painful for the child and for the parent.

It is important for every parent to get some relief, some change in routine, some help in the demanding job of parenthood. No one should be expected to be able to do it alone.

Most child abuse and neglect can be prevented if:

A. Parents can reach out for the help they need in coping with stress.

B. Professionals and agencies that provide services to families can be more attentive to parents' needs.

C. Communities can support programs to help families in distress.

(See booklet, Families in Stress, from the National Center on Child Abuse and Neglect.)

While it is impossible to live completely free of stress, it is possible to prevent some stress and to minimize its impact when it cannot be avoided.

OBJECTIVE 3: Plans and evaluates ways to handle stress and learns relaxation techniques to reduce stress.

Stress can provide the stimulus for meeting deadlines and the motivation for operating at our highest capability. But when stress is constant, the body has no chance to rest and restore itself.

Stress problems are caused by our tendency to habitually react with a little too much stress every day. Through the years, the reactions accumulate until we begin to see stress symptoms affect our health, our work, and our family life.

When stress occurs, it is important to recognize and deal with it. Here are some suggestions for ways to handle stress. As you begin to understand more about how stress affects you, you will come up with your own ideas for releasing tension.

HELPING YOURSELF

- **Try Physical Activity**

Physical activity is a good release for built-up tensions.

When you are nervous and upset, you can release pressure through exercise or physical activity, such as running, walking, playing tennis, working in your garden, etc. Physical exercise will relieve that "up tight" feeling, help you relax, and turn the frowns into smiles. Remember your body and your mind work together! Also keep in mind that if you are very competitive, a "game" may create tension rather than reduce it.

- **Share Your Stress**

A good way to relieve tension is to talk about it.

It helps to talk to someone about your concerns and worries. Perhaps a friend, family member, teacher, or counselor can help you see your problem in a different light.

If you feel that your stress problem is serious, you might seek professional help from a psychologist, psychiatrist, or social worker. Knowing when to ask for help may help you avoid more serious problems later.

- **Identify the Little Irritants**

Little irritants create stress.

It's the "small stuff" hammering away at us every day that builds stress, according to stress researchers. The little daily hassles are more likely to accumulate and cause emotional problems over time than the major problems we cope with on a regular basis. People seem to handle larger tensions better than small irritants.

If you want to reduce the stress in your life, identify irritating situations that crop up frequently and try to eliminate them.

Example: If things seem to pile up at certain periods of the day, try to rearrange scheduling so that daily chores or commitments are spread out and don't overlap.

Example: If decor, noise, or lighting is distracting or unpleasant, change it or eliminate it.

Example: In many families the morning routine can be a disaster of stress-producing events. Sit down with the whole family to organize; write down a morning schedule. It might be necessary to check on clothes or books the night before, or to get up a bit earlier so there aren't arguments over bathroom time.

A good nourishing breakfast helps everyone's day go better. Each family member can have an assigned task for preparing the meal.

If you find that many of the irritants in your life are unavoidable, take periodic breaks from them and reward yourself with a few moments of relaxation.

- **Know Your Limits**

Some stress producers cannot be changed and must be accepted.

If a problem is beyond your control and cannot be changed for the moment, don't fight it. Learn to accept the situation until you can change it.

- **Take Care of Yourself**

Getting enough sleep and eating a balanced diet is helpful in controlling stress.

You are special. Get enough rest and eat nutritious meals. If you are irritable and tense from lack of sleep or if you are not eating correctly, you will have less ability to deal with stressful situations.

Lack of appetite may be a symptom of too much stress, as is trouble in falling asleep. If these symptoms are severe, you may need a doctor's help.

See Reading Material 1: Do's and Don'ts of Ensuring Slumber.

Most people under pressure resort to grabbing what's handy: a meal from a fast-food restaurant, a snack from a vending machine, or convenience foods at home. A junk food diet is better than no food at all and provides adequate calories, protein, most B vitamins, and vitamin C. But the fat and sodium levels are usually too high, the calories excessive, and there may be too little fiber, iron, vitamin A, and calcium.

The flip side to appetite loss is overeating in an effort to relieve stress. An eating binge only adds more stress because it induces guilt.

Excessive fluid retention diminishes emotional stability and resistance to stress; stress itself causes sodium retention and water accumulation. Therefore, dietary elements that contribute to fluid retention may increase the stress effect. Topping this list is sodium, so reducing salt intake may help. And contrary to popular belief, water helps the body fight fluid retention.

Moderate, balanced meals would probably do stress-prone individuals more good than any "special diet" or high-potency vitamins.

Play can be just as important to your well-being as work.

- **Make Time for Fun**

Schedule time for both work and recreation. Play can be just as important to your well-being as work. You need a break from your daily routine to relax and have fun.

Organization helps—a mess or a messy schedule can create stress.

- **Get Organized**

Get organized, especially in the mornings. Trying to take care of everything at once can seem overwhelming, and as a result, you may accomplish nothing. Instead, make a list of tasks you have to do, do them one at a time, and check them off as they are completed. Give priority to the most important tasks and do them first.

You can help yourself by helping other people.

- **Be a Participant**

Sitting alone can make you feel frustrated and sorry for yourself. Instead, get involved and offer your services to neighborhood or volunteer organizations. Get involved in the world and with the people around you, and you'll find they will be attracted to you. You'll be on your way to making new friends and enjoying new activities.

Deep breathing or a good cry relieves anxiety.

- **It's O.K. to Cry**

A good cry can be a healthy way to bring relief to your anxiety, and it might even prevent headaches or other physical problems. Deep breathing is another way to release tension.

Music therapy, a good book, or a mental image of a quiet scene may help create a sense of tranquility.

- **Create a Quiet Scene**

You can't always run away, but you can create a quiet country scene, painted mentally or on canvas, that can take you from the turmoil of a stressful situation. Another way to create a change is to play beautiful music or read a good book.

- **Avoid Self-medication**

Drugs do not remove the conditions that cause stress.

Although drugs may relieve stress temporarily, they do not remove the conditions that cause stress. Substance abuse--dependence on alcohol, sleeping pills, painkillers, or hard drugs--is one way people try to deal with stress symptoms. Drugs, in fact, may be habit-forming and create more stress than they take away.

- **Learn to Work Smarter, Not Harder**

It is up to each individual to recognize stress points, make changes in work life, and develop personal strategies to reduce job stress.

Examine your priorities and goals. Are your job and other activities bringing you closer to your goals? Is there anything you could eliminate to make more time for yourself and more important priorities? On the job, do you feel satisfied? Would you prefer to perform different functions? Would you consider changing jobs completely?

Maintain clear work boundaries. Is the division between work and home life a blur? Does your work invade evenings, weekends, or vacations? When you are not working, are you still thinking about it? Make sure you take a lunch break. Use it as a midday relaxation time. If you bring work home, set a time to start and stop. Don't always stay late at work.

Learn to delegate. Should you be doing all the work you are doing, or should some of it go to other staff? Perfectionists don't trust others to do anything and try to be involved in everything. Parents should also learn to delegate family responsibilities.

Do your own work. Are you covering up the incompetence of others? Are you conned into extra work through flattery? Say no to buck passers.

Break out of monotonous routines and vary your work routines periodically. Learn some new skills. Don't always talk about your work.

Leave your area for short breaks, if possible, or do some mini-relaxation exercises to relieve tension.

Personalize your work area.

Psychologically work for yourself. What does your work mean to you? Develop a healthy attitude toward the work you do. Take pride in your accomplishments.

Develop a "buffer" relationship with someone you can talk to about problems at work.

Unwind in the evenings.

Learn to listen to others without interrupting them.

Live by the calendar, not by the stopwatch.

Enrich yourself in at least one area other than work.

Concentrate on one task at a time, rather than thinking of what assignment you will be tackling next.

Avoid irritating, overly competitive people; they tend to bring out the competitiveness in others.

Learn relaxation techniques.

EFFECTIVE COPING STRATEGIES FOR FAMILIES

- **Perception of Control**

There are many effective coping strategies for families as well as individuals.

The more control a family believes it has over its destiny, the more likely it is to cope well. It is important for family members to recognize personal differences in optimum stress levels. For example, some people are "stress junkies" because they thrive on the highs they get when they're pushing deadlines. Others are immobilized by high stress levels. Family members should learn the stress level that helps them operate effectively and not allow themselves to be bullied into taking on more or less than is healthy for them.

- **Perception of Financial Well-being**

This is completely unrelated to financial status. Many families, whether wealthy or poor, are able to cope well because they they have faith in their ability to handle financial matters.

- **Find Positive Meaning in the Problem**

How we view what happens to us has a great deal to do with whether we can cope well with a crisis. If we look at a situation negatively (e.g., "There is no hope. I'm being punished for something."), we can't cope effectively. Fear of the unknown causes much of our stress.

When we look at a situation with a positive attitude, we can create a solution (e.g., "My dishwasher quit, but I'm not spending the money to get it repaired right away. My children and I are enjoying doing the dishes together.") When families see a potential change ahead, good use of their creative energies can give them a positive perspective.

- **The Presence of Viable Support Networks**

Emotional Support: Support networks provide a type of family communication that lets members know they are loved and cared for today. But unspoken support will probably last only a day or two, and fresh compliments or more praise will be needed by tomorrow.

Esteem Support: Family communication that lets individuals know they are always valued for who they are and what they do.

Network Support: The system that supports family members in times of need and makes them aware that they are part of a bigger whole to which they too have a responsibility. Strong families appear to know the resources available in their communities and how to use them effectively.

- **Attention to Self-reliance and Self-esteem**

What makes us feel really good about ourselves? This is a question we all should ask and evaluate periodically. Too much or too little emphasis on self is unhealthy.

- **A Balance of Work, Family, and Personal Responsibilities**

People who are able to maintain a balance among their work, family, and personal responsibilities seem to have the best chance of using stress positively. Using stress-induced energy from one situation to accomplish a second set of activities is a very constructive life skill.

- **The Art of Relaxation**

The best strategy for avoiding stress is to learn how to relax. Unfortunately, many people try to relax at the same pace that they lead the rest of their lives. For a while, tune out your worries about time, productivity, and "doing right." You will find satisfaction in just BEING. Find activities that give you pleasure and that are good for your mental and physical well-being. Focus on relaxation, enjoyment, and health. Be good to yourself.

There are many relaxation techniques, including Li Shou, Mantra, and Yoga. All relaxation techniques work on the body's autonomic nervous system.

What is needed is a strategy to handle our daily hassles. Even though we usually can't change dramatically what goes on in our lives, we can change our responses to the daily hassles. There are many relaxation techniques such as Li Shou, Mantra, and Yoga, but there are also mini strategies that take only a short time to learn and can be used in many situations.

All relaxation techniques work on the body's autonomic nervous system, which controls all the body's automatic systems, including appetite, sleep patterns, and body temperature. When you are stressed, your sympathetic nervous system overworks. Your pulse soars, your respiration rate leaps, and your blood pressure increases.

Individuals need to try different techniques to find what works best.

When you relax, the parasympathetic nervous system takes over. It helps to control your pulse, respiration rate, and blood pressure. When you are relaxed, your body is in a state of equilibrium. You feel refreshed, recharged, and better equipped to face the stresses that made you feel anxious and tense.

- **Do ACTIVITY 5: Mini Relaxation Strategies and Mini Stretching Strategies**

Mini strategies can change our responses to daily hassles without upsetting our daily routines. Because mini strategies take only a few seconds, they can be used to offset stress responses many times each day.

Three steps are recommended:

1. Select a few strategies that you can work into your day.

2. Decide when you are going to use them. Make them a new habit. Use them several times in the morning, afternoon, and evening.

3. Use something to remind yourself to use the relaxers, such as a red sticker on your telephone.

- **DO ACTIVITY 6: A Simple Way to Feel Better**

Some people need more intensive stress management training.

Would you like more intensive stress management training?

1. Ask your physician for names of people who offer stress management training.

2. At community colleges or universities contact:

   Counseling Center
   Psychology Department
   Health & Physical Ed. Dept.

3. YWCA or YMCA

4. In the Yellow Pages of the telephone book, call people listed under the following terms and ask if they offer stress management training:

   Biofeedback
   Physician
   Physician's Assistant
   Psychologist
   Social Worker

5. County Extension Agent or State Extension Office

6. Community Mental Health Center

Stress is related to other aspects of our lifestyles, including exercise patterns, nutrition, environment, and our thoughts. After this lesson, some of you will want to explore these other areas and perhaps initiate some changes. A healthy lifestyle leads to a longer, happier life.

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SUPPLEMENTARY MATERIAL

ACTIVITY 1

THE SOCIAL READJUSTMENT RATING SCALE*

Life Event	Mean Value
1. Death of spouse	100
2. Divorce	73
3. Marital separation from mate	65
4. Detention in jail or other institution	63
5. Death of a close family member	63
6. Major personal injury or illness	53
7. Marriage	50
8. Being fired at work	47
9. Marital reconciliation with mate	45
10. Retirement from work	45
11. Major change in the health or behavior of a family member	44
12. Pregnancy	40
13. Sexual difficulties	39
14. Gaining a new family member (e.g., through birth, adoption, oldster moving in, etc.)	39
15. Major business readjustment (e.g., merger, reorganization, bankruptcy, etc.)	39
16. Major change in financial state (e.g., a lot worse off or a lot better off than usual)	38
17. Death of a close friend	37
18. Changing to a different line of work	36
19. Major change in the number of arguments with spouse (e.g., either a lot more or a lot less than usual regarding child-rearing, personal habits, etc.	35
20. Taking out a mortgage or loan for a major purchase (e.g., for a home, business, etc.)	31
21. Foreclosure on a mortgage or loan	30
22. Major change in responsibilities at work (e.g., promotion, demotion, lateral transfer)	29
23. Son or daughter leaving home (e.g., marriage, attending college, etc.)	29
24. Trouble with in-laws.	29
25. Outstanding personal achievement	28
26. Wife beginning or ceasing work outside the home	26
27. Beginning or ceasing formal schooling	26
28. Major change in living conditions (e.g., building a new home, remodeling, deterioration of home or neighborhood)	25
29. Revision of personal habits (dress, manners, associations, etc.)	24
30. Trouble with the boss.	23
31. Major change in working hours or conditions	20
32. Change in residence	20
33. Changing to a new school	20
34. Major change in usual type and/or amount of recreation	19
35. Major change in church activities (e.g., a lot more or a lot less than usual)	19
36. Major change in social activities (e.g., clubs, dancing, movies, visiting, etc.)	18
37. Taking out a mortgage or loan for a lesser purchase (e.g., for a car, TV, freezer, etc.)	17
38. Major change in sleeping habits (a lot more or a lot less sleep, or change in part of day when asleep)	16
39. Major change in number of family get-togethers (e.g., a lot more or a lot less than usual)	15
40. Major change in eating habits (a lot more or a lot less food intake, or very different meal hours or surroundings)	15
41. Vacation	13
42. Christmas	12
43. Minor violations of the law (e.g., traffic tickets, jaywalking, disturbing the peace, etc.)	11

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*Holmes, T. H. and Rahe, R. H.: The Social Readjustment Rating Scale. *Journal of Psychosomatic Research 11*:213–218, 1967.

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Pergamon Press, Ltd.

Preventive Measures

The following suggestions are for using the Social Readjustment Rating Scale for the maintenance of your health and prevention of illness:

1. Become familiar with the life events and the amount of change they require.
2. Put the Scale where you and the family can see it easily several times a day.
3. With practice you can recognize when a life event happens.
4. Think about the meaning of the event for you and try to identify some of the feelings you experience.
5. Think about the different ways you might best adjust to the event.
6. Take your time in arriving at decisions.
7. If possible, anticipate life changes and plan for them well in advance.
8. Pace yourself. It can be done even if you are in a hurry.
9. Look at the accomplishment of a task as a part of daily living and avoid looking at such an achievement as a "stopping point" or a "time for letting down."
10. Remember, the more change you have, the more likely you are to get sick. Of those people with 300 or more Life Change Units for the past year, almost 80% get sick in the near future; with 150 to 299 Life Change Units, about 50% get sick in the near future; and with less than 150 Life Change Units, only about 30% get sick in the near future.

    So, the higher your Life Change Score, the harder you should work to stay well.

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ACTIVITY 2

Self-evaluation: The Glazer Stress Control Life-style Questionnaire

Each scale below is composed of a pair of adjectives or phrases separated by a series of horizontal lines. Each pair has been chosen to represent two kinds of contrasting behavior. Each of us belongs somewhere along the line between the two extremes. Since most of us are neither the most competitive nor the least competitive person we know, put a check mark where you think you belong between the two extremes.

	1 2 3 4 5 6 7	
1. Doesn't mind leaving things temporarily unfinished	_ _ _ _ _ _ _	Must get things finished once started
2. Calm and unhurried about appointments	_ _ _ _ _ _ _	Never late for appointments
3. Not competitive	_ _ _ _ _ _ _	Highly competitive
4. Listens well, lets others finish talking	_ _ _ _ _ _ _	Anticipates others in conversation (nods, interrupts, finishes sentences for others)
5. Never in a hurry, even when pressured	_ _ _ _ _ _ _	Always in a hurry
6. Able to wait calmly	_ _ _ _ _ _ _	Uneasy when waiting
7. Easygoing	_ _ _ _ _ _ _	Always going full speed ahead
8. Takes one thing at a time	_ _ _ _ _ _ _	Tries to do more than one thing at a time, thinks about what to do next
9. Slow and deliberate	_ _ _ _ _ _ _	Vigorous and forceful in speech (uses a lot of gestures)
10. Concerned with satisfying himself, not others	_ _ _ _ _ _ _	Wants recognition by others for a job well done
11. Slow doing things	_ _ _ _ _ _ _	Fast doing things (eating, walking, etc.)

Designed by Dr. Howard L. Glazer, director of behavior management systems at
EHE Stresscontrol Systems, Inc.

	1	2	3	4	5	6	7	
12. Easy going	_	_	_	_	_	_	_	Hard driving
13. Expresses feelings openly	_	_	_	_	_	_	_	Holds feelings in
14. Has a large number of interests	_	_	_	_	_	_	_	Few interests outside work
15. Satisfied with job	_	_	_	_	_	_	_	Ambitious, wants quick advancement on the job
16. Never sets own deadlines	_	_	_	_	_	_	_	Often sets own deadlines
17. Feels limited responsibility	_	_	_	_	_	_	_	Always feels responsible
18. Never judges things in terms of numbers	_	_	_	_	_	_	_	Often judges performance in terms of numbers (how many, how much)
19. Casual about work	_	_	_	_	_	_	_	Takes work very seriously (works weekends, brings work home)
20. Not very precise	_	_	_	_	_	_	_	Very precise (careful about detail)

Scoring the Glazer Stress Control Life-style Questionnaire

Total your scores. The categories are given below.

Total score = 110-140: Type A1	If you are in this category, and especially if your are over 40 and smoke, you are likely to have a high risk of developing cardiac illness.
Total score = 80-109: Type A2	You are in the direction of being cardiac prone, but your risk is not as high as the A1. You should, nevertheless, pay careful attention to the advice given to all Type A's.
Total score = 60-79: Type AB	You are an admixture of A and B patterns. This is a healthier pattern than either A1 or A2, but you have the potential for slipping into A behavior and you should recognize this.
Total score = 30-59: Type B2	Your behavior is on the less-cardiac-prone end of the spectrum. You are generally relaxed and cope adequately with stress.
Total score = 0-29: Type B1	You tend to the extreme of non-cardiac traits. Your behavior expresses few of the reactions associated with cardiac disease.

This test will give you some idea of where you stand in the discussion of Type A behavior. The higher your score, the more cardiac prone you tend to be. Remember, though, even B persons occasionally slip into A behavior, and any of these patterns can change over time.

*From Executive Stress by Philip Goldberg. Test designed by Howard L. Glazer, director of behavior management systems at EHE Stresscontrol Systems, Inc.

ACTIVITY 3

How Well Are You Handling Life's Pressures?

Do you ever feel overwhelmed by life's pressures? We all do at some time or another, but it can be difficult to gauge whether our responses are normal or not. The following questionnaire was developed to alert you to physical, emotional and behavioral overreactions you may be having to stress. In many cases none of the answers will fit you exactly, but circle all those that most clearly apply to you. View the thirteen questions as clues, not tests.

1. When you go to bed at night, do you usually
   A. Watch television before falling asleep?
   B. Read before falling asleep?
   C. Organize your next day's activities?
   D. Ruminate over the day's events?
   E. Fall asleep immediately?
   F. Meditate, relax, or otherwise quiet yourself?

2. How often do you waken at night?
   A. Very seldom.
   B. Sometimes, but I always go right back to sleep.
   C. Sometimes, and I have trouble getting back to sleep.
   D. Fairly often.
   E. Quite often.

3. Have you ever had an illness that kept you from completing an important job course or assignment?
   A. Yes, once or twice.
   B. Yes, upon several occasions.
   C. No.

4. Has your appetite or weight decreased drastically during the past few months?
   A. Yes.
   B. No.

5. Have your attitudes toward sexual behavior changed recently?
   A. Yes, I find sex more attractive and engage in it more often.
   B. Yes, I find sex less attractive and engage in it less often.
   C. No, but I engage in sex less frequently than before.
   D. No, my attitudes toward sexual behavior are the same.

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6. If you made an appointment to meet with someone at work and he was twenty minutes late, which of the following best describes the response you would probably have?
   A. I'd check my watch or clock frequently, but not start any other activity.
   B. I'd use the time to get some work done.
   C. I'd call the person to remind him of the appointment.
   D. I'd leave the office--after all, if someone can't be on time he doesn't deserve the appointment.
   E. I'd have a cup of coffee and visit with the other office personnel making the most of the "free time."

7. What do you think while waiting?
   A. I'm always punctual and everyone else should be, too.
   B. Time is money, don't people know that?
   C. I wish he would get here.
   D. He should be here by now.
   E. I wonder if he forgot about the appointment?
   F. I wonder if he was detained unavoidably?
   G. I may have to make alternate plans because of the delay.

8. Suppose you are having dinner with your family or friends at a restaurant. The waiter arrives to serve you, and accidentally drops a plate of food in your lap. Should you:
   A. Grimace with disgust, but not say anything?
   B. Make some comment to the waiter?
   C. Yell or scream at the waiter?
   D. Make an apology to the waiter for getting in his way?
   E. Ask for a towel to clean up with and leave the table?
   F. Make a joke of the incident?

9. When the prior incident occurred, what would you most likely think?
   A. Clumsy fool!
   B. That's the last time I come here to eat!
   C. Waiters should never drop food.
   D. I look like an idiot, and everyone is watching me.
   E. I am so unlucky, this had to happen to me.
   F. How can this mess be cleaned up easily?

10. Which of the following best describes your attitudes?
   A. Rules are made to be broken.
   B. Stretching the rules of an organization is sometimes a good idea.
   C. Rules are made for a reason, and we should follow them.
   D. Rules work best when they are flexible.
   E. If you don't stick to the rules, things get out of hand.

11. Which is most often true?
   A. I often don't know what's going to happen to me until it does.
   B. I can often see what's going to happen to me, but I can't do much to change it.
   C. I can generally influence events and the way things turn out in my life.

12. Do you often feel that time is passing much too quickly for you to get everything done you need to do?
    A. Yes, and it makes me feel tremendously frustrated.
    B. Yes, but I can live with it pretty well.
    C. No.

13. Which of the following adjectives would often apply to your state of mind? Circle all that apply.

A. Anxious
B. Amused
C. Sad
D. Cooperative
E. Displeased
F. Enthusiastic
G. Happy
H. Healthy
I. Hostile
J. Impatient
K. Lucky
L. Nervous
M. Outraged
N. Peaceful
O. Powerful
P. Safe
Q. Suffering
R. Unhappy
S. Unsociable
T. Whole

What Your Answers Mean:

Question 1.

A,B,E, or F. You have probably developed one or more ways of relaxing in the evening, which usually help you sleep.
C. If you don't sleep well, it's important to realize that your body needs to shut off the input from your brain. If your organizing is obsessive, it may reflect a tendency to engage in exaggerated rumination as well.
D. You might consider relaxation training to help you eliminate a constant source of arousal: your own thoughts.

QUESTION 2.

A or B. You are fairly average.
D or E. Do you awaken because of a physical problem such as muscle spasm, shortness of breath, or need for urination? If so, consider consulting your family physician about this problem.
C. Your thoughts may be keeping you over-aroused. People who have trouble falling asleep often wake up thinking about work, school, finances or other problems and cannot get back to sleep. This interference with the proper sleep cycle can lead to an abnormal level of fatigue and make you less able to cope with actual stress situations during the day.

QUESTION 3.

A or C. Continue to Question 4.
B. You may be taking on demanding tasks without being properly prepared (your energy levels are low because of the pressure you put on yourself). Then, when your body has to perform at high-output levels, it "runs out of gas" and breaks down. The result is physical illness; or, you may not see yourself in a very positive light, and these tasks give you an opportunity to reinforce this negative self-image. If you don't believe you can cope, then you probably won't. Because you think you are not capable of handling pressures, you don't. Physical illness often allows us to fail gracefully.

QUESTION 4.

B. Go to Question 5.
A. Psychologists and psychiatrists have identified a behavior pattern associated with depression. This is called the "SAWS diagnosis": A person who shows marked decreases or disturbances in sex, appetite, weight and sleep may be suffering from acute depression.

QUESTION 5.

A or D. Go to Question 6.
C. Many things can alter the frequency of your sexual behavior, including time of year and age, and such changes are normal. As long as your interest level remains fairly constant, you shouldn't be alarmed.
B. If you've lost a significant amount of interest in sex, are getting less sleep, and your appetite and weight have decreased, you may be showing signs of depression.

QUESTION 6.

B or E. You probably aren't particularly "time-urgent," or at least you have a good perspective on how important your time is. Whether you picked B or E should depend upon your specific job situation. Remember, relaxation breaks often help you to be more productive generally.

C. Examine your reason. If the appointment was tentative, or made quite a few days in advance, this might be a reasonable thing to do. However, if you're doing this just to emphasize your punctuality, you may be engaging in an irrational desire to impose your rules on the rest of the world.

A or D. You've allowed this situation to upset your work routine and make you feel impatient and angry. You may also be allowing your body to overreact, as if a true threatening event had occurred instead of a simple missed appointment.

QUESTION 7.

A or B. "Should" and its first cousins "must" and "ought" do a lot to make you feel under stress. Reality, however, may not let you impose your wishes on the rest of the world. You'll feel less overwhelmed if you realize that rule-making such as this tends to be both unrealistic and stress-producing.
C,E or F,D. These are rather neutral thoughts simply designed to play mental "I wonder" or "what if" games. They keep you mentally engaged. However, excessive rumination may lead you into unproductive behavior and thought patterns.
G. This seems a reasonable response--after all, you need not let this incident alter your routine dramatically.

QUESTION 8.

B, E or F. You're probably acting rationally, depending on what you say to the waiter.
C. Open anger like this can produce as much stress in you as in the waiter.
A or D. Blaming yourself or bottling up your feelings completely may produce as much stress as yelling and screaming.

QUESTION 9.

A through E. Encouraging this kind of thinking in yourself produces a lot of stress. The first two are aggressive, while C imposes an unreasonable rule, and D and E reflect a low level of self-esteem.
F. This is a rational thought that is likely to keep you out of a self-destructive cycle of unrealistic thoughts and unproductive behavior.

QUESTION 10.

C or E. The more rule-bound and inflexible you are, the harder it is to avoid the stress of having to conform to your own rigid inner rules. These answers reflect rule-bound points of view.
A. This attitude probably produces pressure for you if it keeps you from getting along in groups.
B or D. These seem the least stress-producing choices.

QUESTION 11.

A or B. The first reflects a greater and the second a lesser degree of hopelessness and helplessness, feelings which can lead to depression. The key to alleviating stress is gaining control of yourself and your life.
C. This is a healthy, resilient attitude.

QUESTION 12.

A. This suggests an extreme and compulsive attitude to time. Time-impatience and the need to "push" time aggressively may only result in your placing unrealistic demands on yourself.
B and C. These sound like realistic responses to actual circumstances.

QUESTION 13.

A,C,E,I,J,L,M,Q,R or S. These are emotional symptoms of stress. You need to decide what thoughts and/or behaviors are creating these feelings.
O. This is a healthy response if it comes from a feeling of control over your own life; a stressful one if it means you are driven to hold sway over other people.
B,D,F,G,H,K,N,P or T. These are feelings you can achieve by becoming a more optimistic, self-confident person who copes well with life's pressures.

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* From Is It Worth Dying For? by Mark McKinney, PhD., University of Nebraska Medical Center, Robert S. Eliot, M.D., and Dennis I. Brio, 1984.

Burnout Check List

ACTIVITY 4

Burnout Background

To check your background knowledge answer these questions: Do you believe that burnout . . .

	Yes	No	Don't Know
. . . affects both males and females?	___	___	___
. . . is more likely to affect persons in higher levels?	___	___	___
. . . may have a medical or physical linkage?	___	___	___
. . . often happens to the perfectionist or workaholic?	___	___	___
. . . is subtle rather than sudden—builds up over time?	___	___	___
. . . is accompanied by a sense of loss of control over professional and personal events?	___	___	___

Burnout Symptoms

To check for possible symptoms of burnout, answer these questions. Are you . . .

	Yes	No	Don't Know
. . . defensive, especially against criticism?	___	___	___
. . . avoiding hard decisions or confrontations?	___	___	___
. . . isolated or secluded by choice?	___	___	___
. . . drinking, smoking, using coffee in excess?	___	___	___
. . . experiencing a weight change?	___	___	___
. . . depressed?	___	___	___
. . . dissatisfied with your position?	___	___	___
. . . self-incriminating because of dissatisfaction with your own performance?	___	___	___
. . . concentrating too much on minor details or insignificant items?	___	___	___
. . . short-tempered and difficult to get along with?	___	___	___

Burnout Prevention

To prevent burnout, can you and are you willing to . . .

	Yes	No	Don't Know
. . . set up priorities and learn to say, "no"?	___	___	___
. . . take several short or mini-vacations away from your home and work area?	___	___	___
. . . insist on adequate, qualified support staff?	___	___	___
. . . develop and use a time-control plan?	___	___	___
. . . develop interests with non-colleagues outside work?	___	___	___
. . . get ample sleep, exercise, and proper food for age, sex, and height?	___	___	___
. . . work toward building a supportive home and/or social life?	___	___	___
. . . keep in touch with young people for whom you may potentially be a role model and mentor?	___	___	___
. . . engage in volunteer activities not related to your professional role?	___	___	___

Correctional Measures

To remedy burnout, can you and are you willing to . . .

	Yes	No	Don't Know
. . . resign from a part of your volunteer duties (which may be preventing someone else from growing in this activity)?	___	___	___
. . . limit alcoholic beverages to a minimum or none, knowing that drinking in times of stress can get rapidly out of control?	___	___	___
. . . analyze your financial situation and curb extravagances if they are causing money worries?	___	___	___
. . . enter an exchange program in another culture or country?	___	___	___
. . . further education or learn new skills (e.g., computer skills or others currently in demand)?	___	___	___
. . . encourage people who care about you to provide support networks?	___	___	___
. . . analyze your job and look for reasons why it has lost its challenge?	___	___	___
. . . try smaller tasks and each day complete one which is of special interest to you?	___	___	___
. . . If you are in a position to do so, delegate more of your work, recognizing that no one is indispensable?	___	___	___
. . . read for enjoyment books unrelated to work?	___	___	___
. . . if possible, take a leave of absence and analyze future choices and growth potential?	___	___	___
. . . develop a new hobby?	___	___	___
. . . change positions if survival is questionable in light of the above?	___	___	___

"Burnout Checklist," by Marjorie S. Stewart and Peggy S. Meszaros. Reprinted with permission from Journal of Home Economics. Vol. 73, No. 3, Fall 1981.

MINI RELAXATION STRATEGIES

Deep Breath

> Take a deep breath. Hold it for about 3 seconds. Then let it out all at once (with a sigh, if you want). As you let it out, let your jaw relax, your shoulders relax and think "Calm." Let your teeth remain slightly apart (we should go through the day with a slight space between our front teeth).

As we become tense, our breathing becomes shallow. We tend to breathe just from our upper chest. A full, deep breath gets more oxygen into our system and helps get rid of carbon dioxide and toxins — the waste products of our living organism.

Tense Release

> Tense yourself all over, a part at a time. Try to bend your toes up as if to touch your shins and hold them there. Tense your thigh muscles . . . your buttocks . . . tense your fists and your arms . . . take a deep breath and hold it. Clench your jaws and close your eyelids. Hold yourself tense all over for 4 or 5 seconds . . . then let go all at once. Don't ease off, let go. And feel the tensions leave your body.

Many of us tend to tense our muscles too much during the day. So, releasing the tension is relaxing. The reason for first tensing the whole body is to accentuate the feelings of relaxation when releasing the tension.

Cool Air In, Warm Air Out

> With your eyes closed, shift your attention to the tip of your nose. As you breathe in, become aware of the air coming into your nostrils. As you breathe out, be aware of the sensations of the air passing back out. Perhaps you notice that the air coming in tends to be cooler and the air breathed out tends to be warmer. Just be aware of cool air in; warm air out. Do this several times.

Focusing on a physiological process (air in and air out) can help calm our mental activity, which in turn, can result in physical relaxation. As we occupy our minds with thoughts that stress us, our bodies become stressed. Breathing is a nonmental activity and focusing our thoughts on it helps us let go of stressing thoughts. Then we can come back and deal with our daily activities in a more relaxed and productive state.

Also, if you are one of those who is bothered by racing thoughts that sometimes are difficult to control, try using the above technique when you want a mental rest.

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Abdominal (Diaphragmatic) Breathing

> Stand or sit straight, put one hand on your chest and the other on your navel ("belly button"). Now, breathe so that only the hand on your navel moves — as you inhale the hand moves out then moves in as you exhale. The upper hand on your chest does not move. Watch them as you breathe and see if you can breathe with only the lower hand moving.

When we breathe in (inhale), our diaphragm (located just above our stomach) drops and our lungs drop and fill with air. A slight expansion of the chest completes the filling of the lungs. When stressed, we tend to breathe only in our upper chest — a shallow breathing. Shallow breathing gets rid of only part of the toxins that build up in our bodies from normal cellular functions. As the day progresses, the level of toxins can build until they alone become stress-inducing. So, more stress results. Full, diaphragmatic/abdominal breathing which helps with more complete cleansing, is calming for many. Also, the more complete oxygen exchange helps us provide more natural energy.

With practice, you can move toward a more complete breathing cycle. An inhalation begins in the abdomen area (lower lungs) and ends with the upper lungs filled. Fill your lower lungs full, then your upper lungs. Try this for a couple of minutes before each meal. Be patient because it takes time for many of us to re-learn this natural breathing pattern. If you have trouble getting started, lie on the floor, put a book on your stomach, and breathe against the book.

Ideal Relaxation

> With your eyes closed, take a moment to create, in your mind's eye, an ideal spot to relax. You can make it any place, mountains, beach, real or imagined. (Mine is down an escalator and into a room with a super comfortable, overstuffed chair with walls and ceiling lined with a calming rug-like material and favorite music playing.) See yourself in comfortable clothes. Now, once you have created it, go use it for 15 seconds or so whenever you feel the need to relax.

Four S * — The Ultimate Quicki-Mini

> First, **smile** and make your eyes sparkle. Yes, you can do it. Smile and make your eyes sparkle. Then, take a deep breath. As you let it out, let your jaw hang **slack**, shoulders **sag**, and forehead **smooth out**. Go ahead, do it again: smile with sparkling eyes, deep breath, let it out and feel jaw go slack, shoulders sag, forehead smooth out. Four S = smile, slack, sag, smooth.

There's a reason for each of those s's. As we become tense, our facial muscles tend to tense, become "hard-looking." Smiling breaks that up — it's difficult to remain as stressed after smiling as before. A deep breath is needed to counteract all the shallow breathing already mentioned. We tend to tense our jaws when stressed, so letting it hang slack lets some of the stress go. The same with our shoulders. They raise and tighten with stress, so letting them go (relax) lets go of the stress. And, letting our foreheads smooth out releases the tension we tend to gather there when we frown or wrinkle them.

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* Charles F. Stroebel, *Quieting Reflex Training*, an audio tape series produced by BMA Audio Cassettes, 200 Park Avenue South, New York, NY 10003.

MINI STRETCHING STRATEGIES

A word of caution. Those of you who do have neck or back problems, follow your doctor's orders in using or modifying these stretches.

For everyone, ***stretches should be gentle***, no pain. When you stretch, stretch until you feel your muscles beginning to stretch comfortably, then only a very little more. Hold briefly, then let go. The old saying "No pain, no gain" is wrong. Stretching until it pains you can cause problems.

Also, while doing all of these stretches, let your jaw hang slack and keep breathing easily. A natural response is to hold your breath and clench your jaw when stretching. But, both raise the stress level. So, relax your jaw and breathe easily through all the stretch strategies.

Gentle Head Rolls

> Gently roll your head in a circle about three times around to the right and three times to the left. But treat the axis where your head sits on your neck with care. Roll slowly and gently. If you hear your muscles and bones creaking or popping, ease off.

Shoulder Roll

> Raise your shoulders as if trying to touch your ears with them. Then, move your shoulders back; then let them drop. Up, back, down and around. Do that about five times. Some persons find it helps more if they roll their shoulders forward rather than backward. Experiment to see which works better for you.

Keep your jaw relaxed and breathe easily.

Arms Up and Back

> Put your arms up over your head and interlace your fingers. Now turn your palms toward the ceiling and include two moves: push up toward the ceiling and push your arms slightly back. Feel the stretch in your upper arms, shoulders and upper back.

Heavy Feet

> Just imagine that your feet and legs are getting heavier and heavier with each breath out. It's almost as if you are wearing lead boots. My feet are heavy. My feet are heavy. Just imagine this for a few seconds. Or, perhaps imagining heaviness in some other part of your body works for you. Do this seated.

Many persons report that as they become more relaxed, they feel heaviness in parts of their body. So, one way to help us relax is to imagine that heaviness for a short time.

Hands Warm

> Visualize your hands as warm — relaxed and warm. You might imagine them in a bucket of warm water, near a fire, or in warm, fleece-lined gloves. Perhaps you can even begin to allow the blood to flow down your arms into your hands. Hands are warm . . . relaxed and warm.

As we become more and more relaxed, the blood vessels in our hands relax and expand. That permits more blood to flow into the hands and more blood results in warmer hands. The reverse is true — as we become tense, our hands become cooler. This is relative, of course. Some people whose hands become very cold, notice dramatic changes as they relax. Others, whose hands become only slightly cooler, notice less change. But the exercise of visualizing warmer hands seems to be as effective for many people as any relaxing technique.

Breathing Tension Away

> Gently focus your attention on your feet. As you take in a slow, deep breath, imagine collecting all the tensions in your feet and legs, breathing them into your lungs and expelling them as you exhale. Then, with a second deep breath, imagine all the tensions in your trunk, hands and arms, and then expel them. With a third one, collect and expel all those in your shoulders, neck and head. With practice, some persons can collect tensions in the entire body in one deep inhalation, then expel them all at once. Breathe away any remaining areas of tension.

Equalizing Breathing

> Take 4 seconds to breathe in and 4 seconds to breathe out. That is, as you inhale, count "1 one thousand, 2 one thousand, 3 one thousand, 4 one thousand." And, as you breathe out, count similarly. Do that 4 or 5 times.

As tenseness begins, our breathing often becomes irregular, our breaths in and out shorter. Slowing down and equalizing our breathing is calming.

Stand and Reach

Stand with your feet about shoulder-width apart. Put your arms up over your head and interlace your fingers. Turn your palms toward the ceiling and stretch, trying to reach the ceiling. On your toes and stretch. Now, holding your arms and hands the same way, lean to your left until you feel a good stretch up your right side; hold it 5 seconds. Then, lean to your right, feel the stretch and hold. Now lean forward, reach and hold. Then just hang toward the floor, letting all your muscles loose. Bend your knees as you straighten up (to ease the strain on your lower back).

Arm Pull

This can be done either sitting or standing. Stretch your right arm up over your head, then reach down toward your left shoulder. With your left hand, grasp your right elbow and gently pull your right arm down behind your head. Hold. Then reverse.

Desk Stretch

Slide your chair back from the desk far enough so that when you lean forward your head is just short of the desk. Put your arms on the desk with elbows just off it. Then lean forward with your head below the desk and feel the upper arms, shoulders and upper back stretch.

Sitting Side Bender

Interlace your fingers behind your neck so both elbows are sticking out to the side. Gently lean to your left; back to your right. Do that three or four times, feeling your neck, sides and lower back stretch.

Squat

Stand with your feet about shoulder-width apart, toes pointed out slightly. Now, while keeping your heels grounded, bend your knees and squat. If you have difficulty holding the position, grab onto something in front of you. Hold for a few seconds. This squat is good for the lower back, groin, ankles and achilles tendons.

Doorway Shoulder Stretch

Stand just through a doorway. Reach back with your arms and grasp the doorway with your hands about shoulder high. Gently lean forward and hold for a few seconds. Feel your shoulders and upper arms stretch.

Arms Behind the Back

While standing with feet about shoulder-width apart, reach behind your back and interlace your fingers. Now gently raise your arms (while keeping your hands locked together) until you feel the stretch up your arms and upper back. A variation — with your fingers interlaced behind you, turn your hands so the palms face down then straighten your arms. Feel the upper back and arms stretch.

Sitting Twist

This is more than a quicki-mini. It is included because it stretches all of the critical areas. You can do it during the day if you have an extended break and soft floor. Otherwise, do it while watching TV in the evening.

Sit on the floor with your legs stretched out in front of you, feet straight up. Now, 1) take your ***right*** foot and place it outside your left knee, 2) place your ***right*** hand behind your right buttock, 3) reach over your ***right*** knee with your ***left*** arm so its elbow is outside your ***right*** knee, and then 4) turn and look over your ***right*** shoulder.

Feel the stretch in your neck, upper back, lower back and hamstring. Then repeat everything to the left: left foot outside right knee, left hand behind left buttock, reach over left knee with right arm so elbow is outside left knee, turn and look over left shoulder.

A Simple Way To Feel Better

This gentle form of exercise perfected in ancient China can help us neutralize Space Age stress.

BY JANE KINDERLEHRER

Got a headache? Try some Li Shou. No, it is not a Chinese aspirin. It's an ancient oriental exercise with some remarkable therapeutic benefits for our time.

Li Shou means "hand-swinging" in Chinese, and that's exactly what it is.

Sounds farfetched, doesn't it? How can the simple act of swinging your hands relieve a headache? Consider: Your head throbs and aches when the cranial blood vessels are swollen. "When you swing your arms," says Edward C. Chang, Ph.D., of Albany State College, in Albany, Georgia, "you shunt the flow of blood to your limbs, thus reducing the flow of blood to your head. Result? No more headache!

"Many systems of exercise designed to prevent or treat diseases have been developed in China, but few have generated so much interest and gained so much popularity as Li Shou," says Dr. Chang, who is in the process of translating into English an ancient Chinese text describing the use of exercise as a therapeutic technique.

But you don't have to have a headache to experience a bonanza of benefits from the regular practice of Li Shou.

Done properly you can achieve a meditative state, acquire biofeedback skills, and experience the stimulation and euphoria usually associated with more vigorous forms of exercise, Dr. Chang told PREVENTION. You also provide your heart and lungs with a freshly oxygenated supply of blood and no doubt you improve the contours of your upper arms, the area that betrays your age quicker than wrinkles.

Li Shou has the added advantage of being easy to learn and can be done by children and octogenarians alike. And, according to Dr. Chang, once you have mastered the technique you can, just by visualizing the procedure, bring warmth to your extremities without fur-lined gloves and woolen socks.

Are you ready?

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1. First, the warm-up: Rub the palms of your hands against each other for a few seconds, creating a pleasant warmth. Now, using both palms, massage your face from forehead to chin as if you were washing your face with dry hands. Repeat 30 times, always massaging in the same direction.

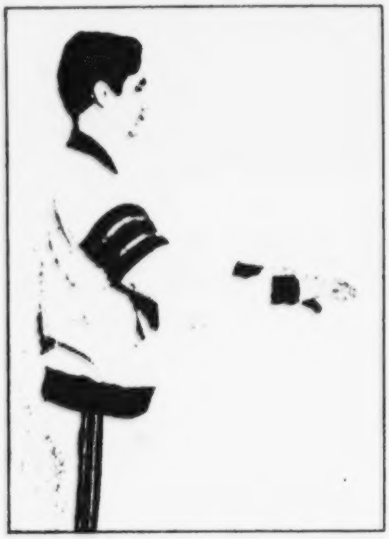
2. Consciously relax your entire body and put on a happy face.

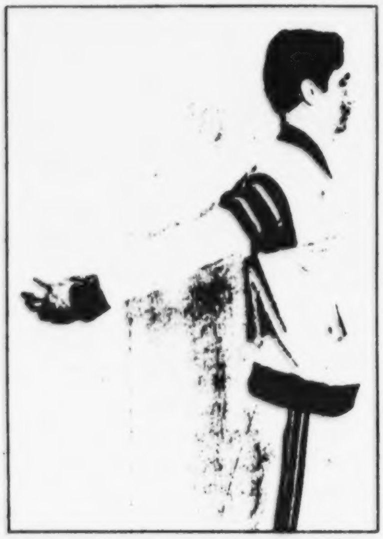
3. Now stand up, your feet shoulder-width apart, toes pointing forward.

4. Keeping the upper part of your body upright, let your arms and elbows sink naturally downward, spreading your fingers slightly.

5. Close your eyes partially, your lids not quite meeting and, without bending your head, mentally focus downward to your toes.

PHOTOGRAPHY BY CHRISTIE C TITO





6. Now raise both hands, extending them frontward only to navel level and swing to the back no higher than the buttocks with sufficient force so your arms bounce back effortlessly. Keep swinging your hands back and forth rhythmically, like a pendulum, for 100 times (count on the backward swing). Be aware of your hand movement while focusing attention passively on your toes. If your mind should wander into other pathways, like what shall we have for dinner tonight, get it back on track by paying attention to your toes and fingers.

When you swing to the back, feel a tenseness in the muscles of both hands and feet; when you swing frontwards, experience a lovely relaxation in your whole body.

Gradually increase your swings to about 1,000.

After a few weeks of practicing Li Shou, Dr. Chang told PREVENTION, you will discover a sensation like a mild but pleasant "electric current" drizzling downward to your fingers and toes even though your hands are not in motion. From this point on, you have the "in control" feeling you get from biofeedback.

Warning: Once you have experienced the mellow relaxation and the improved sense of well-being, Li Shou may become addictive. But, then, you don't have to brave the elements or pound the pavement to achieve its euphoric effects. You can practice it at sunrise by the side of a babbling brook or, better yet, by the light of the moon or some time during the evening hours. Because, according to Dr. Chang, it helps to neurtralize the stress you have encountered during the day and induces relaxation, calming your taut nerves and, like a warm comforter, encouraging restful slumber. ■

READING MATERIAL 1

Do's and Don'ts of Ensuring Slumber

by John Barbour
Associated Press

Too many people take their bad habits to bed with them. They make sleep difficult for themselves.

Some may have regular sleep habits during the week, but then stretch the weekend all out of proportion. They upset their body clocks, try to catch up on sleep they've missed and wonder why they're not tired on Sunday night and have so much trouble getting up on Monday.

Regular bed and rising times, whenever they are, keep a natural rhythm in your life. If you do stay up late, don't sleep all the next morning. You're only doubling your misery. Sleep is not a commodity. It cannot be hoarded, nor does one have to sleep 12 hours to make up for three or four hours lost.

Don't go to bed with a full stomach, even if a big meal makes you feel sleepy. Give the digestive process time to work. Take a walk. A full stomach when you lay down can be uncomfortable, and that discomfort can play back into your sleep and your dreams.

Caffeinated drinks, even tea, can make getting to sleep difficult. Most everyone knows that. But most caffeine reaches its peak effect up to four hours after you've had it, so even if you manage to get to sleep, it may wake you up later.

If you're used to a bedtime snack and it helps you sleep better, at least be wise in what you take and how much. Milk and cookies is a good idea. Some researchers say that carbohydrate helps promote sleepiness and that protein makes us alert.

In any case, alcohol as a nightcap generally has more ill effects than good ones. Researchers say that a glass of wine during the evening may help one relax, but that dosn't mean taking a martini to bed with you.

Don't use the bedroom for an office or a television room. It should be restricted to two human endeavors, sleep and sex. If the elements of your work or the unbalanced checkbook or any other troublesome things are around, you'll have difficulty sleeping because you are thinking about them.

Satisfying sexual activity, says the American Medical Association, may relax you and hence make it easier to fall asleep. However, it warns, if one doesn't achieve orgasm, it may make falling asleep more difficult.

Don't go to bed with a chip on your shoulder. If you're having a problem with someone near at hand, your spouse for instance, get it off your chest. It's better than being in the same bed and yanking the covers angrily in your direction.

If the problem is with someone else you can't reach, write it down. It will help get the emotion out of your thoughts and bring whatever the disagreement is into focus. You can take it up tomorrow.

If you are full of anticipation about what you have to do tomorrow, get up and write it down too. If you miss a little sleep doing that, it's better than being in bed and mulling it over and over in your mind.

Make sure you have a good bed, firm enough for you, and good pillows of the same measure. If your spouse is a snorer or a thrasher, get him or her to a doctor, but also consider separate beds.

Because people don't need the same amounts of sleep, let each one design his or her own bedtime. Most couples prefer to go to bed together, but there are times when separate bedtimes are better.

Create a real sleeping place in the bedroom. Make sure it's dark and quiet. If it's too difficult to make it dark, try blinders or eyeshades. It sometimes is amazing how it enhances sleep.

If one of you wants the window open in the middle of the winter and the other doesn't, work out a mutual plan or use separate rooms. Most people sleep best when the temperature is in the upper sixties. Fresh outside air is good too, but it can be overdone it if means driving the room temperature down too far.

Some people are so self-conscious about going to sleep, about how long it will take, whether they will sleep well, whether they will oversleep or not sleep long enough, that they are defeated from the start. Learn to take it as it comes. One sleepless night doesn't ruin a lifetime. Learn to relax with sleep and the lifetime will take care of itself.

(Ninth in a series)

READING MATERIAL 2

ADVICE TO WORKING WOMEN

by Dama C. Wilms

Intelligent neglect - that's what working wives and mothers need to cultivate. Working women need to decide which tasks to neglect and which to respect.

The woman who is starting to work outside the home needs to develop a new philosophy of homemaking. She is now holding down two jobs. If she is going to handle both responsibilities without penalizing herself and her family, she needs to work smarter - not harder.

If you are working outside the home, examine the needs and values of your family - then re-establish your priorities.

For a healthy family, you should put people before things. For example, a homemaker who places high value on her children may very well be justified in reading to her children rather than waxing the floor.

If you are in the habit of keeping a spic-and-span house, you may have to learn to live with dust on the furniture. A little dust on the furniture is much more tolerable than an ever busy mother.

Learn to do nothing better than it needs to be done. Those extra hours of polishing, ironing, and waxing may be poor use of your time and effort.

Learn to buy with maintenance and convenience in mind. Wise buying of clothing, for example, can practically eliminate ironing. Dishes and pans that can't go into a dishwasher are a no-no. And convenience foods are a necessity.

In addition, the working wife and mother should teach other family members how to help. The mother who has been in the habit of picking up after others needs to give her family a chance to develop responsibility. However, you shouldn't expect everyone to perform according to your high standards. You need to learn to accept beds made less neatly, dishes put in the wrong place, and a few corners missed.

And don't forget to praise your family for their help. Children and husbands who are praised for their efforts will become more willing helpers. Take stock of your own needs for rest and relaxation. Don't try to be superwoman.

MODULE CONCEPT: Work Productivity Is Your Responsibility

RATIONALE: Throughout the history of the United States, there has been a strong work ethic. Americans traditionally have valued efficiency, quality, productivity, and the belief that all able-bodied people should work.

Paul Revere's life illustrates our traditional work ethic. As a small child, he learned the silversmith trade at his father's side. He worked hard, took pride in his work, and crafted quality products. His silver creations are prized today for their excellence.

In more recent years, business and industry leaders have noted major changes in the American work ethic. The U.S. Bureau of Labor Statistics reports, "Since World War II, America's productivity has grown annually at a little more than 3 percent. Since 1973, the annual rate has dropped to 1.3 percent. In fact, the period between the first quarter of 1978 and 1979 reflects a gain of only 0.4 percent."

The reasons for changes in American productivity are many and complex. Poor management practices, poor quality of work life, lack of employment incentives, poor work attitudes, and the absence of available, well-trained, and motivated workers contribute to the problem of decreased productivity. Changes in the American family also are contributing to changes in our work values and consequently to changes in our productivity. The interdependence of family roles and work life is becoming increasingly important as the workforce composition changes. The influx into the work force of inexperienced people, such as teenagers, and the greater numbers of people new to the labor market, such as displaced homemakers, has affected work life. For example, in 1969 one percent of job-related problems were recognized as originating in a conflict between work and family life, compared to 25 percent of job-related problems in 1977. The percentage is even greater today.

This module is designed to identify the characteristics of a responsible work ethic for the 1980's and to explore reasons why work attitudes differ. In addition, ideas will be generated about ways to increase worker productivity. Through a better understanding of the sources of work attitudes and of the interdependence of the home, school, and workplace, a positive work ethic can be promoted.

OBJECTIVES:

1. Lists and defines characteristics associated with the American work ethic.

2. Compares factors that influence an individual's values related to the work ethic and explains why individuals' work ethics differ.

3. Demonstrates awareness of the importance of individual workers in the workplace and explains how each worker's attitude affects productivity.

4. Discusses how the way an individual assumes responsibility at home, at school, and at work affects productivity, and explains ways each link in the partnership can improve productivity.

INTRODUCTION: The following interview introduces the concept of this module. Its content is used in Activity 1. This is the transcript of an actual unedited interview with three plant supervisors, which took place on March 19, 1985. It was conducted to help establish what management perceives as worker characteristics that lead to optimum job productivity.

Q. What were the characteristics of a good worker 30 years ago?

A. Well, 30 years ago they were loyal toward the company; they had pride in their work and concern for their fellow workers. Workers used to be on time and seldom missed a day's work. You didn't have to stand over them; they went ahead and worked on their own. They also wanted to work overtime to earn more money. And back then, we didn't have so many mistakes made on the line. We just didn't have so many recalls or rejects as we do today.

Q. Have you noticed changes in worker attitudes over the past 10, 20, 30 years?

A. Yes, I have. About 10 years ago is when I noticed changes occurring. Employees just did not want to work. They took the company for granted. They had an attitude that the company owed them something instead of them owing something to the company. Also, the concern for your fellow worker began to dissolve. For example, when working shift work it is common courtesy to relieve your fellow worker 15 minutes early to shower before returning home, but these new employees are only concerned with getting paid for that little extra effort. I feel, however, that the shift is turning around again. Times are changing and so are employees. When economics change, so does the worker. Thirty years ago, workers were hungry, times were hard, and employees appreciated their jobs. Times now are not so good; therefore, the workers seem to be turning around.

Q. Think about your employees today. What do you expect from them to reach your goals of productivity?

A. The number one expectation is to be there. When I say be there, I mean every day, unless sick. The second expectation is to be on time. After the employee does come to work, he is expected to do the job intended. To avoid problems, we only ask them to call in as soon as possible any unexpected problems that would result in being late or absent. All we ask for is common courtesy.

Q. Do you notice or hear your employees bringing their family problems to work more today than in years past?

A. Yes, I have. About 10 years ago is when I noticed changes in the work force; changes have to occur. If the children are sick, the women need a day off to go to the doctor or stay home. There just aren't that many men with the sole responsibility of their children. Men and women both bring a certain amount of family problems to work, but women seem to be affected more.

Q. What does the term "work ethic" mean to you?

A. Eight hours of work for eight hours' pay! Do the job you are hired to do. Be responsible and appreciate your job.

OBJECTIVE 1: Lists and defines characteristics associated with the American work ethic.

As responsible work-ethic characteristics are identified, the individual will better understand what is expected on the job.

A loyal employee is devoted to the total company image.

Pride shown in one's work demonstrates a sense of personal dignity and self-respect.

Perseverance in one's work contributes to steady progress of any task or business transaction.

- **Do ACTIVITY 1: Characteristics Associated with the Work Ethic**

The instructor might make a tape or read a written handout of the interview from above. If a written form is used, members of the group can assume the roles of the interviewers and supervisors. Direct the group to listen and make a list of the terms that identify responsible work-ethic characteristics.

Using **Activity Sheet 1**, individuals should list and define each term in their own words. In a large group, discuss the responses from Activity 1.

Below are sample responses for the discussion of **Characteristics of the Work Ethic:**

loyalty
pride
punctuality
perseverance
quality of work
commitment
common courtesy
initiative
reliability
dependability

Following this discussion, group members should examine their own work ethics by considering the following questions:

As you study the list of desirable worker characteristics, which do you feel describe you?

Which do you need to improve?

Do you possess enough of these characteristics, i.e., are you prepared for successful employment? Justify your answer.

"Quality" work lessens or eliminates the chance for error. When workers strive for quality work, they are more likely to produce products and services of a superior nature.

Employers expect workers to demonstrate common courtesy on the job, which includes respect, kindness, an even temper, and good manners.

Workers who demonstrate initiative are self-directed and tend to see tasks that need their attention.

Dependable workers are honest, trustworthy, and responsible.

Employees who are committed to their jobs are more likely to be trusted with important responsibilities.

In summary, management personnel stress the importance of workers possessing certain characteristics to ensure job satisfaction and maximum productivity. Workers also need to identify and understand the importance of a responsible work ethic. A responsible work ethic can enhance job success and satisfaction.

OBJECTIVE 2: Compares factors that influence an individual's values related to the work ethic and explains why individuals' work ethics differ.

- **Do ACTIVITY 2: Value System Processing**

A variety of factors influence the formation of an individual's value system.

An individual's value system affects job performance.

Groups of related attitudes and feelings form a person's value system. Values are the principles and beliefs that a person considers important. Values influence decisions and actions. What happens at home, at school, or in the community affects one's values. In America, individual and family value systems have changed over the years; consequently, the attitudes and beliefs of people in the workplace also have changed.

Common forces--music media, prejudice, textbooks, school, church, religion, friends, and family--shape one's value system.

A primary focus of Activity 2 is related to how values influence the way a person perceives work. A look at the chart of Morris Massey's ideas, **Activity Sheet 2A**, on "Value System Processing" will show factors that influence every person's behavior.

Distribute Activity Sheet 2A to the entire group. Massey believes that programming begins at birth. Between birth and age 20, individuals progress through three phases. Phase one, "imprinting," begins at birth and ends at age 6. In phase one, individuals are influenced most by parents and family. Upon entering school, phase two, "intense modeling," begins. Individuals are influenced by heroes and peers at school. The family no longer has the influence that it once had. Phase two begins at age 7 and lasts until age 13. Phase three, "socialization," begins at age 14 and continues until age 20. By age 20, a a person's value system is relatively "locked in." **Activity Sheet 2B** illustrates the common forces that shape values at different phases in a person's early years.

- **Do ACTIVITY 3: Influencing Factors of Different Generations**

Forces influencing the value system, such as music, friends, media, family, prejudice, textbooks, schools, and religion, have different effects and degrees of influence during the stages of a person's life cycle.

Activity 3 illustrates how a 70-year-old person internalized a value system during the 1920's when he or she was 10 to 20 years old. This person's early years were influenced by such factors as World War I, the economic collapse of 1929, the invention of the automobile, the "new morality" of the "flappers," and close nuclear family ties.

With **Activity Sheet 2: Value System Processing** in mind, distribute and direct the group's attention to **Activity Sheet 3: Influencing Factors of Different Generations.** This chart shows why different age groups in the workplace hold different values about family, society, and work.

In a large group, lead a discussion related to each 10-year period. Ask group members for additional examples of factors they know influenced them or their families and co-workers.

Suggested questions for Activity 3 might include:

When the credit card boom came about in the 1960's, why did the 1920's-30's generations throw them away instead of using them?

Why might a 60-year-old supervisor not understand why a young employee would want a punk hair style?

Why might a 1930's employee tend to accept overtime more readily than a younger employee?

Which generation would value a day-care center located within the workplace? Why?

Why might a 50-year-old not understand the reasons a 20-year-old employee would give for not caring about the quality of his or her own work?

Why might a 50-year-old plant supervisor become angry at finding a younger employee off in a corner asleep on the night shift?

Why might a 25-year-old worker, when asked to work overtime, say, "No, our contract only calls for us to work eight hours!"?

Why might older supervisors report that younger employees do not take care of equipment properly?

For additional dialogue or depth of content regarding the concepts presented in "Value System Processing" and "Influencing Factors of Different Generations," see the film, "What You Are Is Where You Were When," narrated by Morris Massey from the University of Colorado. See references.

- **Do ACTIVITY 4: Tomorrow's Workers**

The workers of tomorrow will go to their jobs with work-related beliefs and values that are being formed today.

Better employer/employee relationships will result when management personnel better understand the values of their workers.

The values of today's young people will affect their performance at home, school, and in the workplace.

The values of today's young people will reflect the common forces at work in society, home, church, and school.

Each worker is a key to maximum productivity in the workplace.

Group productivity is the sum total of all individual contributions.

Whether performing a small task or large job, each person is an important and necessary link in the total work setting.

Children of today will begin entering the work force in the 1990's through 2000. Their supervisors will have internalized personal values and beliefs that were formed during the 1940's and 1950's. These differences in value systems are important for management to understand. Better personnel planning and decision making can occur when it is understood that tomorrow's work ethics are being formed today.

Distribute **Activity Sheet 4: Tomorrow's Workers** to the group and instruct each person to identify and list factors that are influencing the formation of the value systems of today's young people.

Using the list of influencing factors, ask the group to make projections about what group members believe will be the work ethic of tomorrow.

Following are suggestions of "influencing factors" for Activity Sheet 4:

- Greater percentages of women in the work force
- Use of day-care centers
- Latchkey children
- Popular musicians
- Home computers
- World of instant entertainment (theme parks, travel, sports, video recorders, cable television)
- Explicit media (violence, sex, wars)
- High divorce rate
- Punk rock
- Neon colors
- Silicon Valley
- A return to traditional values
- Elimination of sex bias
- Single parents

OBJECTIVE 3: Shows an awareness of the importance of individual workers in the workplace and explains how each worker's attitude affects productivity.

- Do ACTIVITY 5

On any given day when one worker is late or absent, alternative solutions must be found and total productivity suffers. Individual worker's attitudes affect productivity and generate profit.

Productivity can focus on either individual or group efforts. Individual productivity is a personal thing; it is a person's contribution to the job. Group productivity is the sum total of individual contributions, including those of the supervisor.

The success of any industry or business depends on the combined efforts of all workers to maintain and improve levels of productivity.

Cooperation among co-workers contributes to productivity. Each worker is a vital link in the productivity chain. Removal of any one link causes a disruption of the total process: Efficiency is lessened and maximum productivity is not possible. For example, if one piece of a jigsaw puzzle is missing, the total picture cannot be enjoyed. See **Activity Sheet 5A: Everybody Counts.**

Another example: Imagine that one key on a typewriter is stuck. With one key stuck, the total functioning of the typewriter is hampered. Some way to compensate for the missing key must be found.

Role play **Activity 5B: Cooperation Counts.** Divide learners into pairs. Each pair will be assigned a situation. One person act out Role A and the other act out Role B.

The instructor may use **Activity Sheet 5C: Quality Links** to reinforce the idea that regardless of how small one's job might seem, it must be completed for the success of the total business operation.

Positive attitudes among workers result in high group productivity, which is the key to a successful business.

- **Do ACTIVITY 6**

As workers develop and demonstrate positive work attitudes, co-workers will begin to respond accordingly. Co-workers will think of them as being enthusiastic, cheerful, easy to get along with, and willing to learn new things. Supervisors and co-workers will expect positive, productive behavior from them and begin to treat them in a whole new way.

In the May 1982 issue of Vocational Education Journal, Gladys Santo wrote:

Productivity is a personal matter for American workers. We believe we have a right to be productive. We equate our own productivity with feeling good about ourselves. We feel rotten when we are thwarted in our work; and when someone questions our productivity, we get angry.

These generalizations are the fruit of playing private eye, poking around a small company to find out how people perceive their own role in productivity. I asked people to complete (anonymously) two sentences: "I feel productive when..." and "I feel unproductive when...."

This informal survey confirmed the observations made by Vincent Katka in the Training and Development Journal some time ago. He wrote about a management philosophy of "making work meaningful to the person who performs it," explaining that people seek satisfaction of human needs at work. These needs are for economic recognition, a feeling of self-worth, and being an accepted member of a worthy group. It appears that people are more productive when these needs are met.

In a group, lead a discussion on **Activity Sheets 6A: "I feel productive when..."** and **Activity Sheet 6B: "I feel unproductive when...."** The discussion should focus on the variety of factors contributing to positive and negative attitudes and the reasons why these attitudes affect productivity.

OBJECTIVE 4: Discusses how the way an individual assumes responsibility at home, at school, and at work affects productivity, and explains ways each link in the partnership can improve productivity.

- **Do ACTIVITY 7: Two Different Worlds**

An individual's value system affects performance in the workplace.

Positive or negative work-related behaviors reflect the values taught in the home and at school.

A cooperative partnership among home, school, and the workplace will aid in the development of a worker who possesses a strong work ethic and a positive attitude toward productivity.

As stated in Activity 2: Value System Processing, values are developed at birth and the learning process continues through the school years. If young children are taught in the home to be dependable, punctual, and honest, these attributes will develop as part of their value system. When these children enter school, if the teacher stresses these qualities, they will be reinforced. Having learned the value of these qualities, when they enter the work force as young adults, their chances of gaining successful and productive employment will be increased.

This activity is designed to reinforce the idea that the home, school, and workplace form a partnership in the development of responsible work habits.

Distribute **Activity Sheet 7: Two Different Worlds** and ask the learners to read through the case studies. Using the suggested discussion aids, learners can project how the children described in the case studies might work at home, in school, and eventually on the job. Write the responses on a chalkboard or flipchart.

Suggested Questions:

How do you predict that the children from each family will work at home, at school, and eventually on the job?

Think about these:

1. At home--care of bedroom, chores, homework, and other family responsibilities.

2. At school--absenteeism, tardiness, assignments handed in, respect for school facilities.

3. At work--punctuality, courtesy to co-workers, reliability, concern about quality work, loyalty to the company.

Work productivity: Whose responsibility is it? **It is your responsibility.**

Management is interested in making a profit; therefore, workers should be interested in productivity. When productivity increases, better wages, fringe benefits, and better working conditions are more likely to result. To compete with other world markets, greater productivity must be the goal of America's businesses.

"If you make your job important, it is quite likely to return the favor."

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SUPPLEMENTARY MATERIALS

ACTIVITY 1

Characteristics Associated with the Work Ethic

DIRECTIONS: After listening to the interview, make a list and define the terms that identify worker characteristics that illustrate a responsible work ethic.

	CHARACTERISTIC	DEFINITION
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		

ACTIVITY 2A

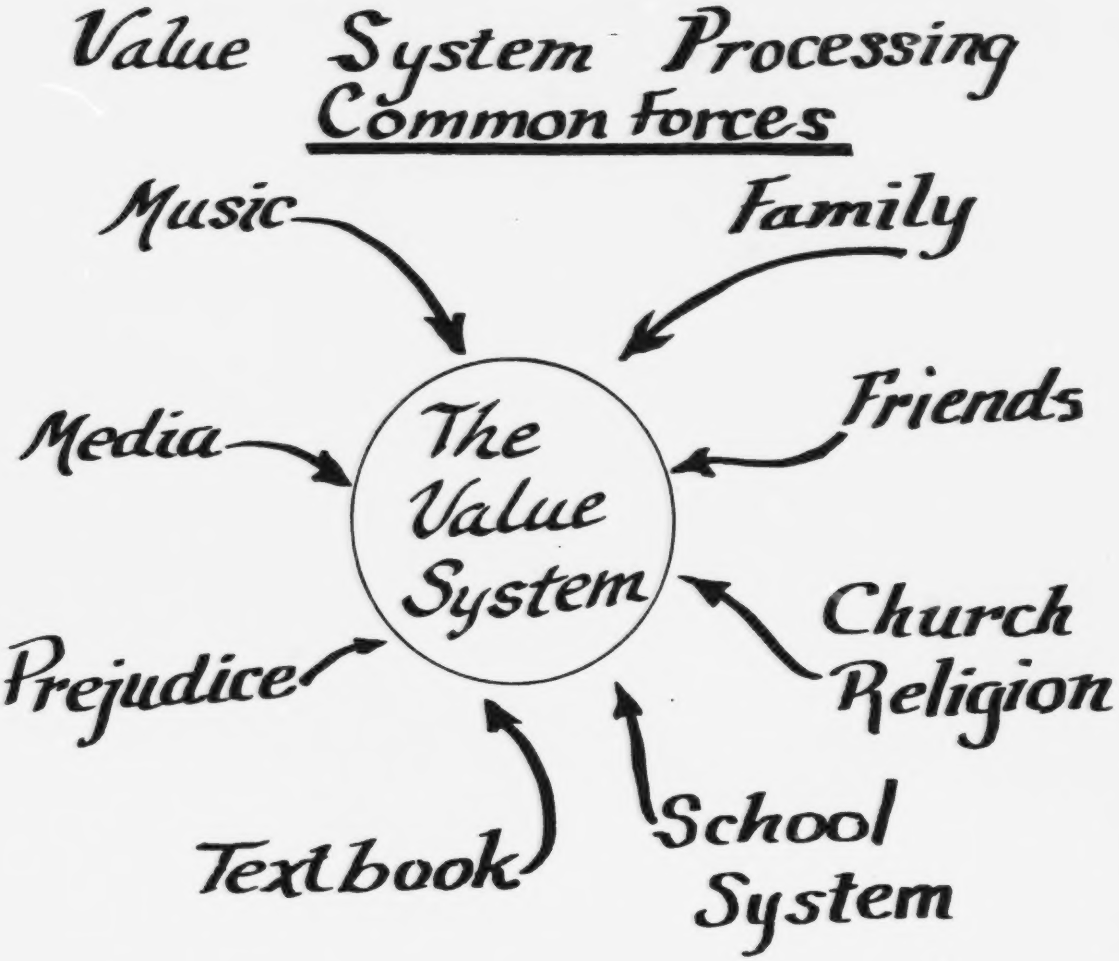
Value System Processing

DIRECTIONS: As the instructor discusses value system processing, list the forces that influence each age group's values.

Age Group	Value Period
1 2 3 4 5 6 7	Imprinting (home & family)
8 9 10 11 12 13	Intense Modeling (school, peers, heroes)
14 15 16 17 18 19 20	Socialization (friends)

ACTIVITY 2B

The Common Forces of Value System Processing


Value System Processing
Common Forces
Music
Family
Media
Friends
The Value System
Church Religion
Prejudice
Textbook
School System

ACTIVITY 3

Influencing Factors of Different Generations

Approximate Age Today	When Values Were Formed	Influencing Factors on the Generation
70	1920's	World War I Close family ties (went to Grandma's for dinner) Few finished high school Flappers Prohibition Model T 1929 - economic collapse Began movement to cities
60	1930's	The Great Depression Pride in work Expressions in common, such as: "I walked to school through two feet of snow." "I wore clothes made of feed-sacks." "I only had a nickel in my pocket on Saturday night." Lack of money Pride in self-sufficiency More emphasis on secondary education Security orientation
50	1940's	World War II G.I. Joe back home Beginning of the destruction of the family unit Patriotism at a high level Women began to work outside the home in the early 1940's and remained on the job: Rosie the Riveter. Strong prejudice against minorities New ways to do everything Big Band era

40	1950's	The "good life" arrives Major changes in family Indulged kids with material items: "My kids will have everything that I didn't have." Korean War Dr. Spock, new ideas on parenting Drive-in restaurants Television Sputnik Rock-n-Roll Elvis Presley: long hair, sensual and suggestive entertainment The Cold War
30	1960's	President Kennedy Space program Vietnam War Credit cards Watched Kennedys' deaths on TV Computers Rock groups: the Beatles Protests, riots, and gentle hippies Sexual revolution Death and destruction routinely shown on TV
20	1970's	Opposition to Selective Service System Expectations of instant solutions to problems Watergate: distrust of the government Kent State students killed Vietnam War: veterans return with "America, go to hell" attitude Older women returning to college Increasing numbers of women in the labor market Entertainment: parties, discotheques

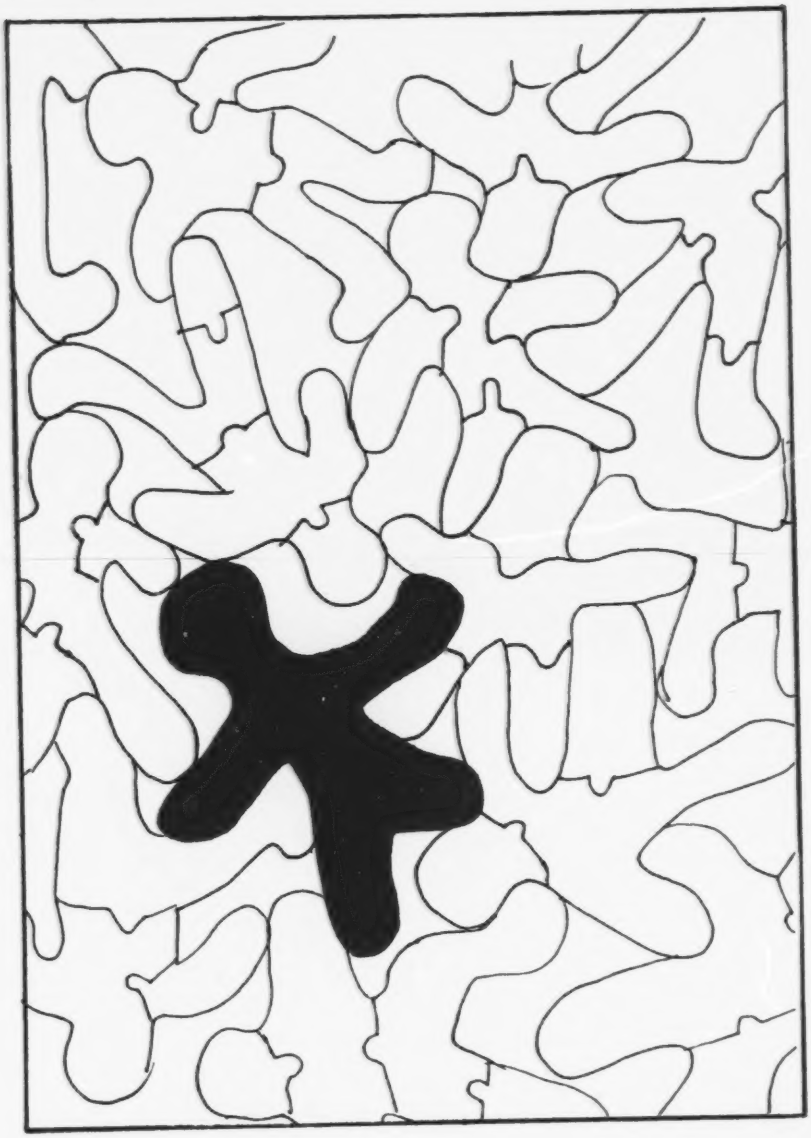
ACTIVITY 4

Tommorow's Workers

Approximate Age Today	When Values Were Formed	Influencing Factors on the Generation
10	1980's	1.
		2.
		3.
		4.
		5.
		6.
		7.
		8.
		9.
		10.
		11.
		12.
		13.
		14.
		15.

ACTIVITY 5A

Everybody Counts



ACTIVITY 5B

Cooperation Counts

Situation Number 1

Setting: In a large manufacturing plant, the supervisor and the employees are discussing a problem in the front office.

Situation: Andrea (Role A) was one hour late for work. She had not bothered to call the office. She must now report her reasons to the supervisor (Role B). The supervisor listens and then tries to explain the importance of being on the job at 8:00 or calling as soon as possible.

Discussion Questions:

1. How did Andrea's lack of punctuality throw off the day's planned schedule?
2. If Andrea had called her supervisor earlier, how would this have helped the problem?
3. How might the supervisor explain to Andrea that three other workers had to wait until someone took over her job?
4. Have you encountered a similar situation? If so, explain.

Situation Number 2

Setting: In the secretary's office at a small Midwestern chemical plant.

Situation: The secretary, Ron (Role A), does not like to make out supply orders. Therefore, he forgot to reorder a supply of Dye #5. Paula, the plant supervisor (Role B), discovers that there is not an ample supply to finish the day's quota. She approaches Ron about this problem in her office.

Discussion Questions:

1. How did Ron's mistake affect productivity for that day?
2. What was Ron's attitude concerning the importance of and necessity for supply orders?

3. What happened in the plant when the production line had to be shut down?

4. How were other workers affected?

Situation Number 3

Setting: A manager of a fast-food restaurant arrives to start the day's activities.

Situation: As the manager (Role A) opens first thing in the morning, he discovers that his night janitor (Role B) had not shown up for work. Before preparation for the breakfast period could begin, the morning cook and the manager had to clean the grease from the tile floor and the griddles. They had to bag and carry out yesterday's garbage and wash up all the cooking utensils. The manager calls the night janitor and asks him to come to the office.

Discussion Questions:

1. What production problems were caused by the janitor's absenteeism?

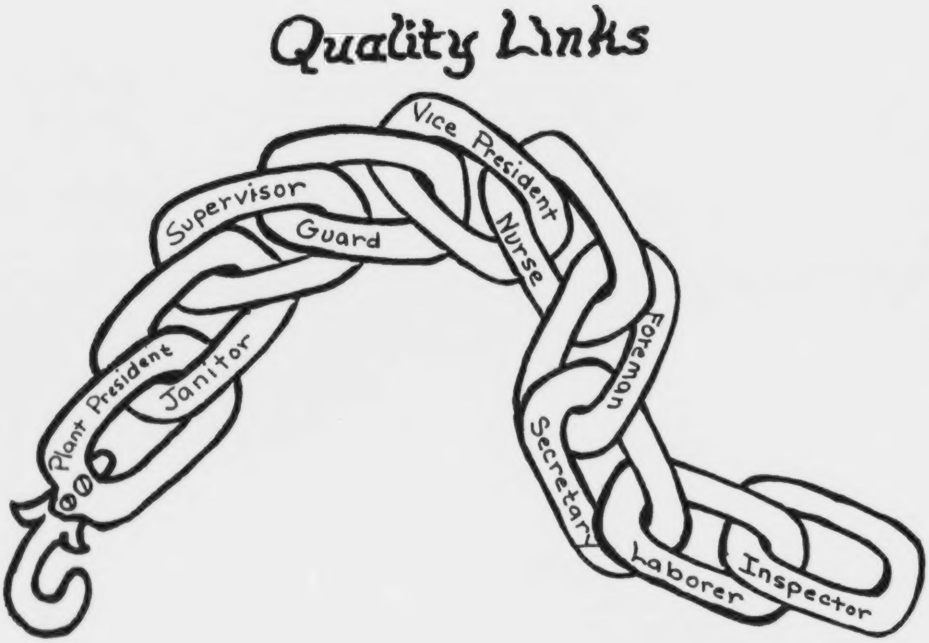
2. What safety and sanitation problems occurred?

3. How should the manager impress on the janitor the importance of his job?

4. What should the janitor have done if he truly needed to miss work? Why?

ACTIVITY 5C

Quality Links


Quality Links
Vice President
Supervisor
Guard
Nurse
Foreman
Plant President
Janitor
Secretary
Laborer
Inspector

ACTIVITY 6A

"I feel productive when . . ."

I have an assignment I think is worthwhile.

I can see the results of my work.

My supervisor says, "You did a good job."

I have a million things to do at once; the busier I am, the more productive I am.

I don't have a million things to do at once; I spin my wheels when I'm overloaded.

People I work with are excited about the work we're sharing.

My boss is out of town and I have an uninterrupted day to get things done.

I get to work early and get a jump on the day.

The job offers a mix of challenges—some creativity, some organizational skills, some dealings with people.

I'm given work I know I can do well, and given enough time to do it.

I'm feeling "up."

I have a one-to-one meeting with my supervisor and don't get angry.

I make a phone call and get through on the first try.

Someone says a task will be impossible or very difficult and I am able to do it by the deadline.

Somebody outside the company praises my work.

My comments are treated with respect at a meeting.

I can lay out my work and plan exactly what I need to do, how long it should take, and then just go to work.

In know in advance what's coming up and can plan to take care of it.

I've been in on a project from the very beginning and can see it through.

I'm not sidetracked on a moment's notice to be somebody else's go-fer.

Someone rewards my extra effort with a compliment, a smile, a thank-you or a note.

Management handles the affairs of the company with integrity.

Top management doesn't hamper my efforts.

I get all my work done to the best of my ability.

A problem that has refused to define itself suddenly makes sense and I can solve it and move on.

Everything I need to get the job done is at hand.

My equipment works like a charm.

My in-box is empty and my out-box is full.

I feel that everyone else is pitching in and working along at full capacity.

I can help somebody with a practical problem.

I complete something I felt unsure about, and I do it well.

I work at something that matters to somebody.

All the people working under me know what they are doing.

I've got a tangible product to show off.

There's just enough time to get the job done right.

I know that my work will be used.

I know what my work will be used for.

I know who depends on my work and I don't let that person down.

I bring in my work on time, no matter what.

I suggest an improvement in procedure and my ideas are used.

My boss stops by to say hello.

I get more done in a day than I expect to.

I'm eating right, sleeping enough and getting some exercise.

I'm praised for the right reasons—for something I did on purpose to solve a problem.

The whole day goes by in the blinking of an eye, and I've worked steadily and well.

Resource

Kafka, Vincent W. "Every Employee a Winner." *Training and Development Journal*, June, 1981.

About the Author

Gladys B. Santo is features editor of *VocEd*

ACTIVITY 6B

Productivity is a personal matter for American workers. We believe we have a right to be productive. We equate our own productivity with feeling good about ourselves. We feel rotten when we are thwarted in our work; and when someone questions our productivity, we get angry.

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by Gladys B. Santo

"I feel unproductive when . . ."

I have too much to do and not enough time to do it well.

I arrive late for work and am in a "catch-up" mode all day.

I sit through a meeting that lasts three hours when it could be over in one.

I have no control over what I am to do and when I am to do it.

My work is entirely routine and I'm bored all the time.

I'm angry (for whatever reason) with my supervisor.

I have a difficult assignment and don't know how to approach it. (I tend to put it off.)

My assignment is busywork. It makes it look like something is being done, but it doesn't accomplish anything real.

No one cares about my work.

I work hard on something and then it's never used and I'm not told why.

My assignment is unfair.

My working conditions are poor—too hot, not enough light, equipment broken—and I can't get anybody to remedy them.

I've had wine or beer at lunch and I'm sleepy all afternoon.

I have responsibility with no authority.

I have to put time and energy into worthless projects.

Others around me are in foul moods.

I have to put off my work because somebody else hasn't done his.

I get to thinking how much less I'm paid than I should be.

I'm upset because of rumors about the company, but my supervisor will neither acknowledge nor deny them.

I have to waste time covering myself with documentation, memos, etc.

My boss does not trust me to know how to carry out my own work.

I can't discuss a problem with my boss; I can only listen while she defends her position.

My skills are overlooked; I'm not given work I know I can do well.

It takes me 10 hours to do a 2-hour project because I keep getting interrupted.

I see apathy among the people I work with.

I have to ask myself, What did I do today? Where did the day go?

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ACTIVITY 7

Two Different Worlds: Case Studies

Case Study 1: The Trimmer Family

Nancy Trimmer is a single parent with two small children. Her daughter is seven, and her son is only four. Nancy is a very hard worker. She is a waitress at a local diner. Sometimes, because of bad weather, the diner must close for a day or two. Nancy usually tries to fill these days by doing odd jobs for neighbors.

Nancy and her children noticed one day her neighbors had trimmed their large maple trees. She stopped to inquire about the prospect of moving and stacking loose branches from the yard. She was delighted to know she could earn $50 by stacking the wood at the side of the yard. The next morning, even though it was very cold outside and had snowed quite a bit during the night, she bundled her two children and proceeded to stack the wood. The children helped also. The smaller child stacked wood in his older sister's arms, and she carried it to the large pile. They worked for three days, six to eight hours a day, and earned $50. The children did not object, and in fact seemed to take pride in helping each other and their mother.

Case Study 2: The Lotto Family

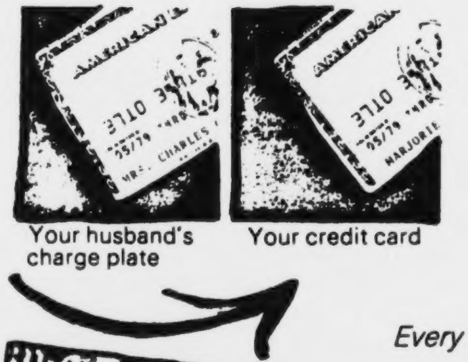
The Lotto family consists of a mother, father, a one-year-old son, and a four-year-old daughter. The father has worked in the factory since age 18; the mother has worked keeping the home. The father played the lottery quite frequently and finally won...$6 million. When interviewed by the press, Mr. Lotto was quoted as saying, "Now I have all the money I want. My children will never have to work a day in their lives. They can have everything I've never had and all they will ever want."

THEN & NOW

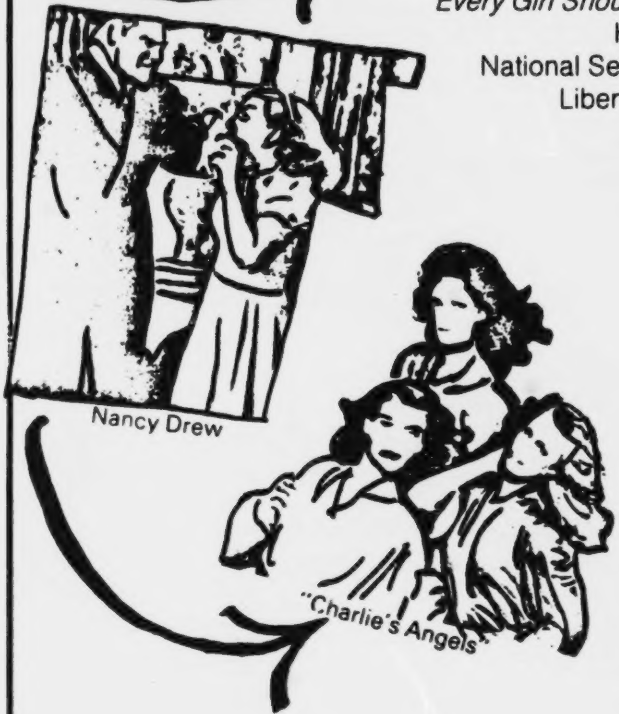
When Rosie the Riveter went back to the kitchen after World War II, most people thought they had seen the last of working women. Many of the women who remained in the work force through the 1950s and 1960s either "had to" work, neglecting husband, home and children; held a job while waiting for "Mr. Right"; or worked themselves into an executive old maidenhood.

We know, you know, that's not how it goes anymore; we're living proof. Things *don't* stay the same, as you see here.

"Father Knows Best"
"One Day at a Time"



THEN	NOW
Sororities	New-girl networks
Divorcées	Displaced homemakers
A room of one's own	A business of one's own
The Feminine Mystique	*Passages*
Working for pin money	Working for money
Marlon Brando	Richard Gere
Two-car family	Two-career family
The Best of Everything	*Scruples*
Rosalind Russell	Jane Fonda
Marilyn Monroe	Suzanne Somers
Secretary	Administrative assistant
Every Girl Should Be Married	*An Unmarried Woman*
Housedresses	Suits
National Secretaries' Day	Women in Business Week
Liberal-arts degree	MBA
Persuasion	Clout
Hope chest	Investment portfolio
Motorcycle	Moped
Handbags	Briefcases
Movie star	Film executive
9 to 5	9 to whenever
Maid	Household technician
Sneakers	Running shoes
Color TV	Advent TV screen



Straightening curly hair
Curling straight hair

"Father Knows Best" Culver
Pictures; "One Day at a Time" CBS
Nancy Drew Culver Pictures
"Charlie's Angels" ABC Jerry
Lewis/UPI Robin Williams/Wynn
Miller [illegible] WPIX Billie
Newman/CBS Esther Williams/UPI
Diana Nyad/Bruce Weber

Reprinted by permission of Working Woman magazine, December 1979.

What You Can Do To Boost America's Productivity

by John E. Radvany

Europe and Japan have highly coordinated productivity programs, which include vigorous adult education and job training programs. U.S. business, on the other hand, is known for being generally good at harnessing muscle but poor at harnessing intelligence.

With increased frequency and intensity, the issue of America's declining productivity growth rate has appeared on the pages of national and local newspapers, magazines and periodicals. Comparisons are drawn with European and Asian countries whose record in the arena of productivity appears more favorable than the United States.

Is this serious? Yes. Historically the rate of productivity has been used as one of the economic indicators to measure the relative stability of a nation. Why worry about it? Simply because in spite of it being a national problem, little is being done about it.

Productivity means different things to different people, but basically it is the measurement of product or service output in relation to the input of capital, raw materials and human resources. The Bureau of Labor Statistics reports on this relationship quarterly. Historically, since World War II, America's productivity rate has grown annually at a little more than 3 percent. Since 1973, the annual rate has dropped to 1.3 percent. In fact, the period between the first quarter of 1978 and 1979 reflects a gain of only 0.4 percent.

Unfortunately, the question of productivity has many complex dimensions, and what is more serious, there is no consensus on what to do to improve the situation. Depending on the source of expertise, some of the reasons given are: absence of economic policy; lack of economic goal setting; shortage of capital investment and reinvestment; poor management practices; government red tape and interference; excessive costs of environmental protection and safety; unfavorable tax structure; demands of organized labor priorities and quality of worklife; lack of employment incentives; poor individual attitudes; and the absence of an available, well-trained and motivated pool of human resources. In fact, one of the most quoted reasons for productivity slowing down in the 1970s was the influx of women and inexperienced teenagers into the work force.

General Apathy

Some experts simply imply general apathy on the part of management, labor, government and individuals. Others even feel that there are too many priorities to cope with: urban decay, accommodating special interest groups like the disadvantaged, the handicapped and veterans, and so on. The resulting lack of order, they say, has contributed to confusion and a general deterioration in pride of workmanship—from the lower skill levels to the executives.

There are others who attribute the lag in productivity to the transition of our work force from factory production to more service-oriented occupations, which tends to show productivity statistics negatively.

The two nations most frequently compared with the United States in terms of productivity are Germany and Japan. Ironically, both nations have achieved a phoenix-like recovery from the disastrous effects of losing a major

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armed conflict in World War II. Their remarkable economic recoveries speak well for the energy and ingenuity of their people.

Of course, there are the skeptics who declare that their success came at the expense of the United States through its policy of leniency and support, and through their concentration on consumer economics rather than on the military drain we have been subjected to. Placing these issues aside, however, there are some distinct reasons for their rise in industrial productivity.

Germany, with its legislative mandate for a tripartite management of large industries, has involved the community, labor and business in the planning and implementation of industrial development. The mutual goals of participating groups has tended to ameliorate divergent ideas for the common good.

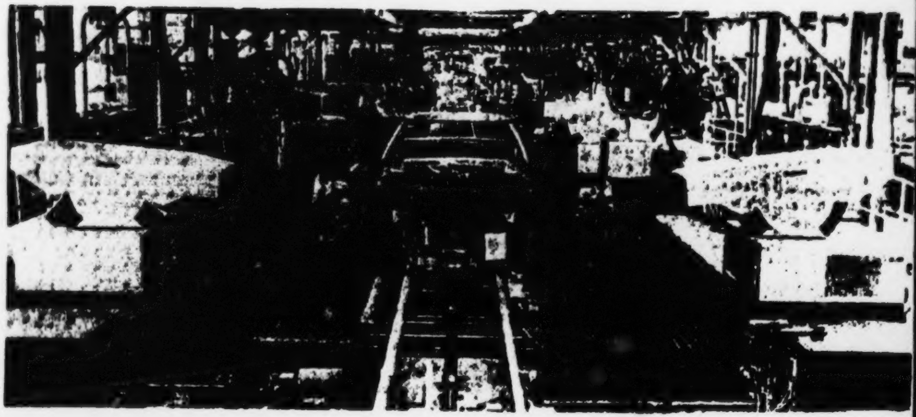
Motivation—Made in Japan?

Japan, with its unique social culture, is infinitely more sensitive to employee needs than America is. This has strengthened motivation in Japan, with positive effects on productivity. The United States has suffered in both these areas. The continuous struggle between management and organized labor has resulted in alienation with suspicion and distrust on both sides. The vast diversity of cultures in the United States has not lent itself to a unity of purpose and dedication.

From this malaise, the role of education appears quite clear. An individual must be prepared to enter the workforce not only with a set of skills, but also with an attitude that is flexible enough to adjust to change. The workers of tomorrow must be made aware of management and production problems, as well as techniques in the workplace. Students should be acquainted with employment incentives and participatory management. Perhaps it would be wise to take a page from the book of those nations who seem to have bridged the productivity gap.

With the development of a motivated workforce well-prepared to assume varied responsibilities, there is hope for the revival of increased investment of business interests. Indeed, some of those investors will probably be small investors who have learned the value of saving and investing in a promising enterprise.

There are many examples of this kind of positive economic development in those states where a vigorous employment and training policy has been initiated. Invariably, these success stories develop from industry, the community and educators actively working together toward the common goal of preparing people to enter the world of work. It is not as though nothing has occurred between industry and education until now.



A recent $57-million renovation of Chrysler Corporation's Lynch Road Assembly Plant included these 14 computer-controlled welders. They are the first fully automatic welders in a Detroit car assembly plant. Shown here in the final programming and set up phase, they are now making more than 450 welds in new car bodies. (Photo courtesy of Chrysler Corp.)

One example is New Jersey, which for years has assumed a leadership role in the development of cooperative education and manpower training programs.

Cooperative education has been widely used to extend the walls of the school into the community and serve additional numbers of students who would not have been accommodated because of space limitations. An outstanding example of multi-agency cooperation is the Learning Exchange Program—a special joint venture between the New Jersey Department of Education's Division of Career & Vocational Preparation, the U.S. Department of Labor, the New Jersey National Guard's Department of Defense, and 33 participating New Jersey local school boards.

> "Our history reflects the grave costs of the nation's continuing lack of a viable policy for human resource development."

Cooperation Counts

Students spend half their day in the school learning their academic subjects and the other half-day is spent in some phase of occupational training and experience at a military installation. More than 30 occupations are available, including: jet engine maintenance, helicopter maintenance, avionic communications, data processing and computer programming, and production analyst. Follow-up studies of students, parents, National Guard staff, and school staff reflect an overwhelming success story from the standpoint of student retention in school and ultimate placement.

In two of New Jersey's maximum security prisons, at Rahway and Trenton, there are innovative vocational programs administered by the Newark Skills Center to rehabilitate inmates in preparation for a world of productive work. The unusual part of the program is its interagency cooperation. Funds to support the program emanate from the U.S. Department of Labor, partly from the Governor's allocation of CETA funds for model programs and partly from the Supplemental Vocational Education Assistance portion with concurrence from the state's 22 CETA prime sponsors.

Agreements were negotiated between the Department of Corrections and the Department of Education for the Newark Skills Center to operate the training program within the walls of the correctional institutions. The program has been operating since the early 1970s with strong support from the inmates and the corrections administration.

In Newark, the Center for Occupational Education/Experimentation and Demonstration (operated by the State

Department of Education through the Newark Skills Center) serves nearly 1,000 students on a shared-time basis from 27 area high schools. Originally conceived with assistance from the Economic Development Administration of the U.S. Department of Commerce, the Center uses the adult skills center approach to prepare potential school dropouts for a successful career, either through direct training and placements or preparation for entry into continuing education and training beyond high school.

St. Louis, Missouri, is the location of another exemplary cooperative education program. There the Board of Education sends its teachers out to industry locations. At the business site, teachers offer academic subjects for a portion of the day and follow up with the occupational program, thus reducing the need for student travel. Teachers also have the benefit of being on-site to monitor student performance and assess their needs.

Productivity Centers at Work

Although the National Center for Productivity and Quality of Working Life closed its doors in September of 1978, there are many similar centers across the country that continue to seek ways of improving productivity.

The centers vary widely in terms of development, scope, and sources of support. All, however, are involved in programs of interest nationwide. Some offer publications and audiovisual materials for rent or sale on the various aspects of productivity and quality of working life issues.

More information on the centers is available in the *Directory of Productivity and Quality of Working Life Centers,* which was published by the National Center in Fall 1978. (Copies of the 80-page directory are $3 each from the U.S. Government Printing Office, Washington, D.C. 20402; specify stock #052-003-00597-2.)

The directory describes 28 centers that already exist or were in the process of being formed in the United States. Several are essentially national or regional in approach; others generally confine their activities to their respective states. Some are university-based. Their financing comes from both public and private funds. Descriptions include names of staff members, program activities and publications lists.

The directory also lists foreign productivity centers. As noted in the preface: "The United States was instrumental in encouraging the establishment of foreign productivity centers through the Marshall Plan—by the end of 1952, all the European nations had formed national centers which were assisted financially by the United States until 1961. In 1955 the Japan Productivity Center was established; over a dozen Asian countries now have such centers."

Improving Performance

One could go on and on, citing excellent models throughout the whole country, where individuals and organizations—public and private—have recognized the need to develop in people the desire to work, study, improve and become a more productive citizen. What has this to do with the issue of productivity as a national issue? A great deal.

No one can deny the importance of sound economic policies, of encouraging capital investment and reinvestment, of equalizing the tax structure to stimulate business activity, of creating worker motivation through profit-sharing incentives and participatory management between business, organized labor and the community. But the keystone of success is made out of a more basic ingredient: developing people. This is the role of the educational community. As an advocate of students, yet cognizant of the needs of society for economic development, every educator can and should act as a catalyst in the process.

> **"In fact, one of the most quoted reasons for productivity slowing down in the 1970s was the influx of women and inexperienced teenagers into the workforce."**

A doctor takes time to explain to a patient what his condition is, and what to expect during his stay in the hospital. According to some experts, the growth of such service-oriented occupations and the decline of industrial production make productivity more difficult to measure—and to improve. (Photo courtesy of St. Luke's Episcopal Hospital and Texas Children's Hospital)

No longer can the insulated and isolated domains of the educational community, governmental units, and business interests remain aloof to one another. Our history reflects the grave costs of the nation's continuing lack of a viable policy for human resource development, and of its failure to recognize the need for economic goal setting and planning. Both are essential to the formula for developing people who are highly motivated and prepared to meet present and changing conditions.

As a beginning, educators must recognize the importance of their position in the process of improving productivity. It is easy to assume the posture that this problem belongs to another discipline, but this is simply, as they say, a cop-out.

Yet, as has often been said, the development of our human resources is too critical to leave to educators alone. The time has come to recognize also the need for a broader approach to the issue of education and training—to introduce the powerful, collective influence of business, community, government, and education.

Resources

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About the author

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One recent, though still embryonic, change in American industry that many believe will help increase productivity is the "quality of worklife" program, which stresses teamwork and giving workers a greater voice in determining what they do and how they do it. (Photo courtesy of National Institute for Automotive Service Excellence.)

Let's Make Productivity a Priority

by George H. Kuper

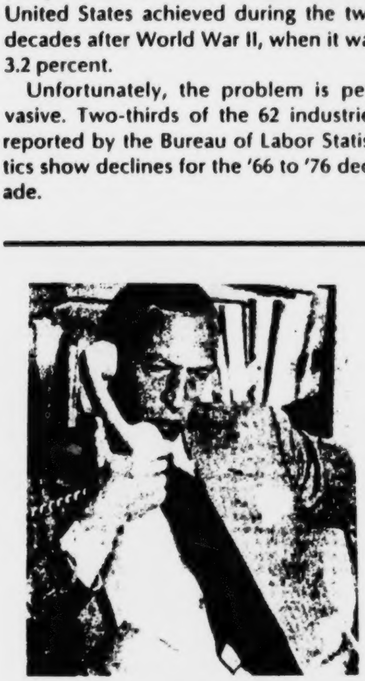
For years we in the United States have been guilty of perpetuating a gross assumption—that productivity would take care of itself.

The results of our neglect to the primary source of our economic well-being are evident in the statistics. Productivity during 1978 rose by only 0.4 percent. That is the lowest rate of growth since the 1974 recession. The first quarter of 1979 indicates a decline in private business productivity of 4.6 percent! The productivity growth that we experienced over the past decade of 1.5 percent is one-half the rate the United States achieved during the two decades after World War II, when it was 3.2 percent.

Unfortunately, the problem is pervasive. Two-thirds of the 62 industries reported by the Bureau of Labor Statistics show declines for the '66 to '76 decade.

The negative impact on the U.S. in world trade is truly significant. The average rate in advance of manufacturing productivity in the U.S. since World War II has been below that of all other industrialized nations. Because our trading partners started from a lower base, they were expected to exceed our rate of growth. We complacently assumed that as other nations approached our level they would fall into step behind us. Well they are, but they haven't. Experts project a 6 percent productivity growth rate for Japan through 1990, which means that they will exceed us in absolute levels of output per worker hour in the mid-1980s. Similarly, West Germany has a projected growth rate of 4-6 percent which means that they too will exceed our level before the end of the next decade.

Productivity is important to us because long-term changes reflect the basic health of a company or industry. Productivity is an indicator of the efficiency and effectiveness with which re-



George H. Kuper formerly served as executive director of the National Center for Productivity and Quality of Working Life, which expired one year ago due to lack of support from the present administration. It was established in 1970 (originally as the National Commission on Productivity), as an experiment to build a consensus among management, labor and government leaders on ways to improve productivity. It was the one federal agency specifically charged with attacking the problem.

Kuper is currently an associate for productivity programs with the Corporate Production Resources Staff of the General Electric Company. The views expressed here are his own and do not necessarily reflect those of the General Electric Company.

As an entrepreneur and consultant, Kuper has been the founding principal in three corporations and a director of five additional companies. He has specialized in manpower planning, financial systems, and productivity improvement efforts for small companies and local governments. He has been a consultant to numerous organizations, including the U.S. Chamber of Commerce and several foreign governments.

sources are consumed in producing and delivering goods and services.

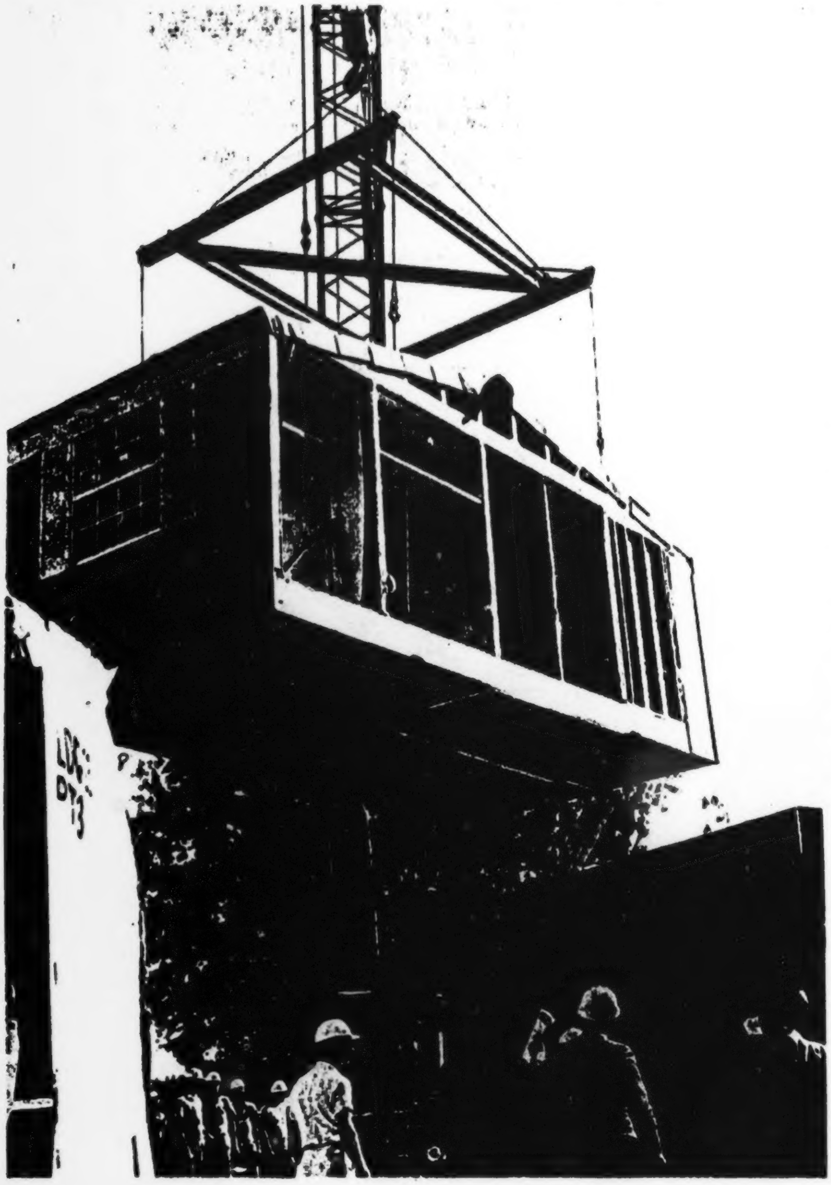
Benign Neglect

As a nation the attainment of our social and economic goals is predicted on a healthy rate of productivity improvement, yet still too many people are taking productivity for granted. By this attitude, we are guilty of perpetuating waste on an enormous scale—beyond most of our individual comprehensions.

For example, if productivity over the past ten years had continued to increase at the 3.2 percent annual rate of the '47 to '67 period, our real GNP last year would've been $250 billion greater. That translates to a $3,500 loss of income for every American family last year.

Similarly, if one looks at the major economic issues facing our nation today—inflation, unemployment, the trade deficit—each is aggravated by inadequate productivity growth. Put in very simple terms, our national economic policies reflect that we are very good at reaping the benefits of productivity but not very good at securing the source. In other words, we're very good at harvesting golden eggs, but not very good at caring for the health of the goose.

Without gains in productivity, inflation will worsen and real wealth in America will shrink, eroding everyone's standard of living. (Photo courtesy of HUD)



In spite of the threat our lack of productivity growth represents, our political process seems to make it impossible for our government to articulate policies necessary to secure its future. In the absence of these necessary strong government policies explicitly supportive of factors contributing to productivity growth, we cannot rely on the government to lead but must as individuals and organizations do for ourselves what has to be done to achieve the rate of improvement we clearly need.

A Complex Process

Productivity comes from a number of different factors. They are interrelated and reflect different needs of different organizations at different times. I find it convenient to group these factors under three headings, and although they appear to be separate categories of activities, it is important—particularly as educators—to realize their close interrelationships.

> "By this attitude, we are guilty of perpetuating waste on an enormous scale—beyond most of our individual comprehensions."

Human resources—in which I include the level of health and education, skills, ingenuity and dedication of all people involved in the production of goods and services and the extent to which we continue to maintain and improve this productive capability.

Technology and capital investment—the process through which productivity enhancing innovations are conceived, developed, financed and diffused throughout the economy in both the public and private sectors.

The external environment—the process through which government and other outside organizations determine the actions of individuals and organizations in the interest of the larger community or economic system; and the extent to which this process affects our ability to foster continued productivity improvements.

Our national efforts to improve productivity, therefore, depend on the interaction of a number of different functional specialties in any organization seeking to improve productivity.

Education, or vocational education alone, isn't the only answer. Education that improves the individual's ability to contribute to the economic system, whether as machine operators, designers, marketeers or managers, is clearly a critical element. Without education the technological achievements that have contributed so greatly to our productivity advances in the past would not have been possible. Similarly, without education the knowledge and experience of trying something new would be even more absent in our lives than it is today.

Aggressiveness Needed

It is sad to acknowledge, but true, that vocational education has taken a back seat in our educational priorities of late. We can no longer afford that misallocation of attention. I would even go so far as to suggest that perhaps the reason for this dismal state of affairs is the result of the people in the vocational education field themselves. And although there are notable exceptions, the norm seems to have detracted significantly from the potential contribution vocational education represents to our national economic well-being.

In order to reverse this decline, I suggest that as vocational educators you consider your role, first, to be one of understanding better the market for what you have to offer and better directing your efforts at selling to that market. American manufacturers today have a great need for people trained in new technologies—programming and other computer skills for example. A major shift is going on from analog to digital devices with a lot of learning needed by a lot of people who now hold jobs that will soon be redundant.

A second suggestion is that you more aggressively sell your services to employers and individuals. This is an easier task if one understands what it is the market demands. There is a great need to be resourceful, to work with employers in assessing demand and sharing their facilities. As our technologies get more sophisticated and more expensive it is clear that we cannot expect educational institutions to own the latest hardware on which to train their students. Yet that hardware, in many cases, is available in commercial establishments which would welcome the opportunity to share it if they thought it would increase the skilled operator pool available to them.

There is also an obvious need to keep abreast of the new technologies so that as educators you fulfill your responsibility as technology transfer agents. As these new technologies evolve, they require curriculum shifts in the vocational education arena.

The responsibilities of the vocational educator are significant. They are (1) to give people the skills to participate constructively in economic society and (2) to help people adapt to the changes our economic society must undergo to continue to fulfill the demand for improvements in the quality of our lives we've come to expect.

A better link and responsiveness to industry's needs will go a long way to helping fulfill those responsibilities. The toughest responsibility of all, of course, and perhaps the most important, is to stimulate the sense and understanding on the part of students, no matter what age, that tomorrow can be better than today.

TEAMWORK THROUGH QUALITY CIRCLES

ELSA A. McMULLEN AND FRANCES H. GAILEY

The word "team" was first reported to be associated primarily with beasts of burden. Only as an afterthought would people then have taken it to mean an aggregation of athletes pooling their energies and abilities in a common pursuit. They certainly would never have visualized a team as a group of people working together within an organization (1).

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Many studies show that the most productive business results are obtained when people work together with a sense of commitment to one another as well as to the organization. Therefore it seems prudent to teach people to work together and to develop managers who are more interested in coaching a team than in encouraging competition.

In recent years Western businesses have cast an envious eye on Japan, whose highly productive work force has made it a powerful trade nation. Japanese workers are so imbued with corporate team spirit that they start their shifts by singing the company song. But while they appear regimented, Japanese workers do much original thinking on the job. Research shows that each employee of large Japanese concerns makes an average of 22 suggestions per year (1).

Although we might conclude that teamwork comes naturally, there are built-in obstacles. Members may feel insecure because they do not know how they are doing and because individual progress is difficult to measure. They may resent not knowing how one unit or individual performance compares with another. They may not understand the objectives for which they are producing.

The assumption that people are working together as a team when, in fact, they are doing the opposite is not uncommon. Coordination without cooperation can take any team only so far (1).

"At a time when workers are more individualistic and better educated than ever, it is counterproductive not to afford them a reasonable measure of independence."

At a time when workers are more individualistic and better educated than ever, it is counterproductive not to afford them a reasonable measure of independence. Likewise, teams can also be developed less formally through sensitive leadership and the use of an employee's sense of participation.

Coupled with the concept of persons working together as a team is the need for short- and long-range planning. All too often, planning projects may be defeated by lack of clarity, implementation, or responsibility. Any planning project requires an aware-

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ness of all its components and a thorough understanding of the criteria for effective implementation (2). Most short-range planning projects have a duration of one year. The long-range planning program usually extends for five years. Furthermore, both short- and long-range plans are consistent with the mission and goals of the organization (2). In the revised edition of the Association Documents for Undergraduate Programs in Home Economics, for example, two criteria address the establishment of a mission and goals statement in the unit and its use for both short- and long-range planning (3).

Using these criteria, selected faculty and the chair of the Home Economics Department, State University of New York, Oneonta, set aside time on a regular basis during a semester to develop a long-range plan with short-term strategies. Provisions were made to assign responsibilities and to assess progress annually. The plan was aligned with the focus of the institution, the home economics profession, and projected societal directions as the basic guidelines. The concept of Quality Circles was used to maximize creative thinking and a personal sense of participation.

Quality Circle Concept

"A Quality Circle is a voluntary study group dedicated to solving job-related problems" (4). Quality Circles are designed to bring decision making closer to the worker who is responsible for job performance. Reports on Quality Circles indicate the importance of support by management if the systems are to be most effective in improving productivity of the organization as a whole. Typically the concept is most useful if there is a participatory management style.

"Quality Circles are designed to bring decisionmaking closer to the worker who is responsible for job performance."

Industry and education alike have used task forces. Task forces focus on solving problems. The central concept of Quality Circles, however, is to build people through problem solving (5). A second distinction is that the task force is a group of workers delegated to a specific assignment on a one-time basis; the participants are usually from various work areas to achieve cross representation. Quality Circle members, however, work together all the time. Task forces are usually skilled persons, whereas members of a Quality Circle come from all skill levels and are interested in the problem. Finally, the task force is assigned the objective by management, who is ultimately responsible for implementation. The Quality Circle, on the other hand, selects the problem and usually carries out its own recommendations.

Management, working together with all employees, shares the goals of improved productivity. Alexander outlined the basis for the successful use of Quality Circles with employees: Management must trust people to make their own decisions and be committed to quality, open communication and staff development (5).

Participants of a Quality Circle are volunteers from any level of the organization who see a problem that, if solved, will increase the organization's productivity. Most companies have used the voluntary approach while others have strongly encouraged worker participation with the understanding that participants can drop out at any time.

The problems considered by the Quality Circle must not interfere with management responsibility in areas such as personnel policies and wages, but should focus on those related to work and production. Circle members follow five steps in problem solving: They define the problem, brainstorm ideas for the solution, develop a solution, implement the solution or find avenues for implementation, and evaluate the results.

The number of participants in a Quality Circle will vary according to the size of the organization and scope of the problem, but six to twelve members is considered the most workable size (2). The circle should have a focus, a facilitator, informed participants, a time limit for completing each task, and a technique for measuring the planning and the results of the group.

Quality Circles in Higher Education

Quality Circles is a timely concept for improving productivity in education. In referring to Quality Circles, Faulkner states, "Employees who set their own work goals take pride in meeting them" (6). This can be paraphrased by suggesting that faculty who set their own educational goals may reach a higher level of productivity.

"Quality Circles is a timely concept for improving productivity in education."

Quality Circles membership is a vehicle for helping the employee achieve at an advanced level. The employee's basic needs will be met through the job, but the highest level of needs can be met best through Quality Circles. Therefore, matching faculty needs to university goals can be achieved through the use of this management concept (7). The introduction of Quality Circles can help improve communication between faculty, staff, and students, while focusing on the improvement of productivity. The use of the concept enables all participants to learn problem-solving and decision-making skills.

In applying Quality Circles to long-range planning, the first steps were to assure participatory decision making. A faculty member conducted the initial workshop to introduce the concept of Quality Circles that uses role-playing and group dynamics techniques to explain this management tool. Two departmental committees, each including a faculty representative from a program area, met with the department chair. The chair acted primarily as a facilitator to initiate discussion and to provide data upon which decisions were based in the development of the long-range plan. A mission statement and five department goals statements were developed that pertained to the faculty, the program, student needs, governance and administration, and resource management.

So that all the faculty and staff could participate, the original circle was then broken into five smaller units to involve additional personnel (figure 1). Within the newly formed circles, each working with one of the goals, objectives were identified as were the strategies required for their completion. Responsibilities were delegated and, in some instances, timelines established.

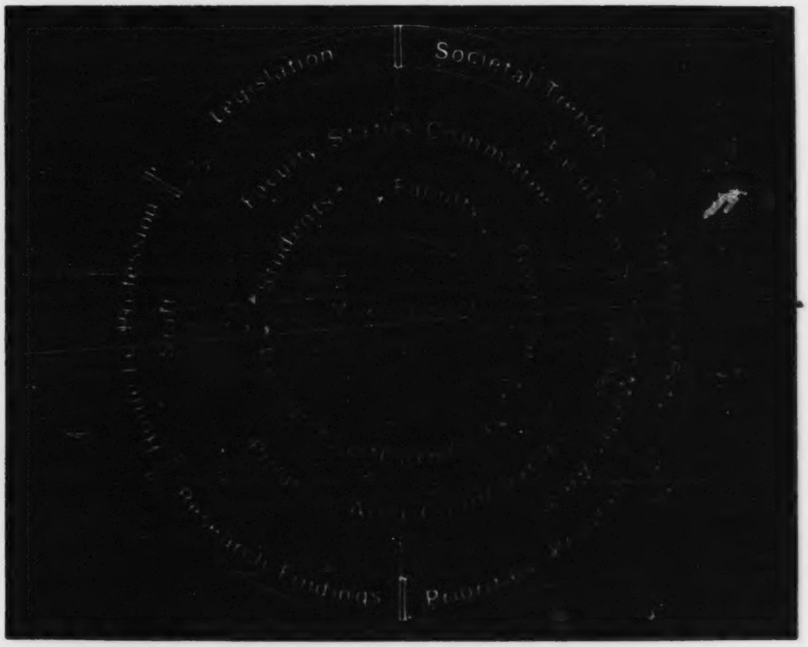

FIGURE 1
Concept of Quality Circles as a Model in Long-Range Planning

TABLE 1
Model of Long-Range Plan, by Section

GOAL STATEMENT V: Provide students with opportunities for personal and professional development.

Objective	Whose responsibility	Year of Initiation				
		1982	1983	1984	1985	1986
1. Development recruitment plans and procedures that will result in enrollment growth	Faculty and students	Develop materials for on and off campus recruitment	→	→	→	→
	Faculty and students	Visit off-campus units as needed	→	→	→	→
	Faculty and students	Participate in recruitment activities	→	→	→	→
2. Provide qualified personnel for academic advisement	Ad hoc committee, including students	Evaluate academic advisement assignments and procedures			→	

The original circle continued to meet to review the recommendations made by the smaller circles and to synthesize the plan. Consensus was reached for each major goal, objective, and task, with all responsibilities assigned and timelines in place through 1986. Not meant as a guide to everyday operations, this long-range comprehensive plan is designed to guide the growth and development of the department in an organized and professional manner. Priorities within the objectives were developed to strengthen, reorganize, or diminish programs and resources in some way. At the beginning of the academic year, goals and objectives identified through the process would be scheduled for the year by the department chair, and other circles would be formed to begin the tasks (table 1).

Summary and Conclusions

A five-year comprehensive plan for

the Department of Home Economics at the State University of New York, Oneonta, was developed using the concept of Quality Circles, allowing faculty to participate actively in the decision-making process. In all instances, an awareness of program priorities, legislation, research findings, student needs, professional needs, and overall university direction were used to guide the process. Included in the plan is the opportunity for continuous evaluation of programs, curricula, and courses within the department as well as in the management of resources.

Original department plans had considered only curriculum modification and development; the current plan also addresses faculty, students, resources, and administration and governance. One of the characteristics of Quality Circles is to encourage workers to identify problems, solve them, and implement their solutions (2). In this instance, the circle identified department needs and planned for the unit to maximize and develop additional resources. In this system, communications are strengthened between management and faculty.

As Nichols states, academe is not so different from the business world. Participatory management using quality circles is an effective tool to teach people to work together at the university level. We highly recommend further use of quality circles in other educational and service-providing institutions such as cooperative extension, health care, and human service agencies.

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Technological Literacy For A Changing World

by Michael Dyrenfurth

Teacher Tony Palumbo (foreground) helps a student set up a milling machine to do a special boring operation on a cylinder head. (Photo courtesy of Bowling Green State University)

You remember, don't you, that basement room at the bottom of the stairs or perhaps at the end of the long dark hall? It smelled of wood, of dust, and often the sharp tang of lacquer penetrated well beyond the confines of the shop.

That's what it was. Shop. A welcome respite from the day's chores of recitation, blackboard problem-solving and deskwork. Here boys drew up plans and built things, learning to work with tools, to try again when something didn't turn out right, to find release from pressure by making a lamp, or a bookcase or a piperack to bring home.

Well, things change. Yesterday's shop is today's industrial arts laboratory. And although technological literacy has yet to be widely recognized as a significant goal of general education, its day is coming. The daily bombardment of technologically initiated social, economic and political crises will see to that. Postsecondary and adult students who need to adapt to our changing world will find industrial arts cluster laboratories ideally suited to provide systematic contact with technological concepts and introductory and prevocational/technical experiences.

In the most frequently offered industrial arts curriculum today, junior and senior high school students process wood, metal, ceramics and plastics in laboratories that emulate the very core of American industry. They engage in manufacturing and construction projects that often include marketing and production management functions. They get career information both directly and in indirect ways that subtly induce work values and contribute to their ability to make meaningful occupational choices. They learn about energy, power and communication in an exciting project-oriented environment.

In a typical newer facility, students may be testing engines at full throttle or analyzing data with a self-developed program on a mini/micro computer, while right next door others are planning an industrial training videotape, generating original artwork, preparing slides and printing promotional brochures. Technologically relevant activities are central to the new approach to industrial arts, giving students experience in a context of a larger picture of the whole than is commonly possible in conventional trade and industrial or technical facilities.

Now the interesting thing about contemporary industrial arts is that many of its goals coincide with those of postsecondary and adult education. These older students can be well served by experiences in a core of technologically based cluster laboratories housed in area vocational/technical institutes and in our community and junior colleges.

Major Thrusts

Postsecondary and adult education serves students continuing right on from high school, adults reentering school after some absence and a large proportion of nontraditional students as well. Such enrollments include minority groups, veterans, men and women reentering the labor force, older Americans, dropouts or pushouts from a variety of institutions, second careerists, the disadvantaged, the handicapped and even the incarcerated.

> "The facilities proposed represent something different from what is commonly found in postsecondary and adult education."

To serve this complex of people and needs, six major thrusts have evolved: occupational/technical preparation; recreational/leisure/cultural courses; transfer/liberal arts/college parallel courses; basic education; family education; and citizenship. Of these, the first four lend themselves well to the variety of experiences and competencies which comprise industrial arts today. I want to propose a way in which industrial arts can make a substantial contribution to meeting the needs of adults.

Cluster Laboratories

As I see it, an industrial arts cluster course and facility for postsecondary and adult vocational students would involve laboratories and instruction that together permit students to develop a comprehensive view of technology as it affects us today and as it will be likely to affect us in the future. The three primary components would be energy and power, materials and processing, and communications. Careful exposure to each of these areas would lead not only to a coherent overview of technology, but to an understanding of how individual technical skills and knowledge fit within this larger picture.

The facilities proposed represent something different from what is commonly found in postsecondary and

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adult education. They would provide in the energy and power cluster, for example, the opportunity for laboratory experiences in energy sources, energy conversion methods, energy storage, power transmission, power application systems, control processes, and of course the instrumentation necessary to support the procedures. The equipment list could include small engine and electric motor dynamometers; demonstrators of energy conversion processes (piezzo-electric, fuel cell, photo-galvanic cell, boiler and the like); mechanical, hydraulic and pneumatic breadboarding systems; and a basic applied electronics equipment package of actuators, power supplies, relays, controller systems and measurement and indicator devices.

The breadth of exposure to the field of energy and power would be matched by clusters in communications and in materials and processing. In such a fertile environment, students would engage in activities determined by their reasons for enrolling. However, in general they would conduct experiments to discover relationships among technical phenomena, perform demonstrations, work alone or in teams in applied problem solving, in research and in actual manufacturing, construction, transportation or communication activity.

Occupational/Technical

Here is how an industrial arts cluster course might help one hypothetical student pursue her goal of occupational/technical preparation.

Lisa is enrolling with no more specific goal in mind than to walk out of the technical institute with a good job. She knows that she does not want to become "just another secretary or clerk." Given today's affirmative action environment, she feels that a non-traditional job would offer her both larger opportunity and better money.

The exploratory industrial arts program that guides her through each of the three cluster laboratories, according to her own interests and aptitudes, leads her to focus on the possibility of becoming a weldment quality control technician—a career in high demand in her New Orleans ship/barge/oil equipment-building environment. In the next semester, the materials and processing laboratory gives her more direct experience with welding and inspection, albeit at an introductory level, and also shows her the role of such activity within manufacturing and construction. By actually producing, machining, heat-treating and testing weldments, castings and industrial stock, Lisa develops her knowledge and begins to learn skills that will form the foundation for specialized technical training. At the same time, this work provides for her increased flexibility, and therefore enhances her value to her future employer.

Copy generation in a communications cluster lab is a hands-on operation as students become proficient in copy generation by means of a composer and phototypesetter. (Photo courtesy of Bowling Green University)

> "The pervasiveness of technology in our daily lives simply demands such sensitivity."

The same facilities that host the pre-technical, prevocational and occupational exploration courses that Lisa takes can also be used for other purposes. Many students whose goal is a four-year college degree find it easier economically and emotionally to attend a local or regional junior or community college for the first two years. For a significant portion of these students, general education courses such as Technology and Culture, Man and Communication, Energy Perspectives, and Materials, Machines and Ideas could serve useful transfer functions. A reasonable number of such credits are generally accepted by four-year institutions as part of the unbiquitous general education core. One or more of these courses would have significant relevance to those students pursuing such scientific-technical careers as engineering, physical sciences, journalism, agriculture, or business and production.

In reviewing this role for postsecondary and adult industrial arts, we must be careful not to allow conventional expectations to mount blinders on us. People pursuing careers in government, policy establishment and analysis, research and development or social work, for instance, could also benefit from the insights that technologically based general education courses develop. The pervasiveness of technology in our daily lives simply demands such sensitivity.

Basic Education

One of the most significant roles of postsecondary and adult education is providing basic education—those competencies and skills usually acquired during elementary and secondary schooling—for clients who need it. Here is how industrial arts offered hope to one such person (a hypothetical composite).

At age 27, after knocking about in a seemingly endless stream of deadend, short-term jobs, Gary finally decided to seek help at the local area vocational/technical school. There he and the intake counselor identified significant reading and mathematics deficiencies and a weakness in the ability to organize thoughts and present them to others.

Gary already knew about this. He had been fired from jobs he liked in printing and photography because his employers found his abilities too constricted. He had tried to address these problems before, but his night class in remedial English was just more of the same stuff that turned him off in the first place. So he dropped out.

But this time was different. The vocational school counselor worked with him and the industrial arts instructor responsible for the graphic communications cluster course. That was neat. He was doing work he had always enjoyed. In his orientation to graphics course, he gradually learned some of the basic operations found in the versatile job shops so prevalent in St. Louis. Furthermore, with careful attention to the activities and jobs Gary was asked to do, his industrial arts instructor and the basic education specialist gradually built Gary's command of basic English. They gave him job instructions with increasing amounts of required reading. They tested him on his mastery of terms. Every two weeks they had Gary speak to a small group of classmates with similar problems, explaining a process or how to solve a common job-shop problem. Before long, Gary even found himself using the school library to get more information. Boy, this was certainly more interesting than high school!

Gary is not alone or atypical. Similar kinds of remediation can occur in the energy and power cluster lab as well as in the materials and processes facility. By virtue of their small scale and uncomplicated equipment, the cluster labs are naturals for the "remediation-while-doing" approach to basic education. And the broad scope of the labs allows students more opportunity to find a match for their interests and aptitudes than do specialized training facilities. Students learn best when they see a purpose in what they are learning. Here, the activities are an end in themselves. Personal possibilities are expanding. Gradually, the students find themselves with an increasing sense of control over their lives. It's a good feeling.

> "Technologically relevant activities are central to the new approach to industrial arts, giving students experience in a context of a larger picture of the whole than is commonly possible in conventional trade and industrial or technical facilities."

Recreation/Leisure

The use of industrial arts cluster laboratories for postsecondary and adult recreation and leisure activities is almost self-evident. The cluster lab in energy and power is suitable for offering basic automotives, basic electricity/electronics, home computing, energy conservation and retro-fitting. The materials and processing facility can be used for plastic, wood and metal craft, basic cabinet making, model machining, arts and crafts, leather work, basic home repair and the like. The communications cluster laboratory can host ham radio, beginning photography, caligraphy, silk-screening, technical sketching and creative home-video recording courses.

Of course, postsecondary and adult clients can pursue such interests in many of the specialized technical facilities available in area vocational/technical schools, technical institutes and community and junior colleges. But in many cases this is technological overkill. In light of the already high degree of use of such facilities and the modest requirements of avocational study, the use of cluster facilities for such purposes seems more appropriate. It would free specialized facilities established for occupational preparation from most non-occupational use. If institutions would negotiate shared access to secondary school cluster laboratories, efficiency in the utilization of facilities would be enhanced.

Is this look at the potential contribution of industrial arts to postsecondary and adult education only wishful thinking? Hardly. The Vocational Education Data System already reports that 1309 postsecondary students and 16,616 adults are participating in industrial arts beyond the secondary level. When one considers how and why this data is collected, the likelihood is great that these figures significantly underestimate the true number.

The case for industrial arts at the postsecondary and adult level has been broached. It remains for practitioners to evaluate it and to decide on its merits in their own situations. But given the challenges faced by vocational education as it seeks to serve increasing numbers of adults in an increasingly technological world, the potential of postsecondary industrial arts can scarcely be ignored.

Much of this article is based on a more formal and extensively documented position paper that was presented to the Industrial Arts Division of the American Vocational Association, titled "Industrial Arts in Postsecondary Adult Education: An Initial Exploration of the Possibilities." Limited numbers of copies are available from the author at 103 Industrial Education, Columbia, MO 65211.

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MODULE CONCEPT: Guidelines for Forming School-Community Partnerships

RATIONALE: A partnership is a mutually beneficial relationship between two or more groups. A partnership is based on meeting groups' needs through wise use of resources. Throughout this module, the term "partners" refers to representatives of business, education, and human service agencies. "Wise use of the resources" means sharing resources to meet mutual needs. A partnership can solve problems in more creative, productive, and efficient ways. These working relationships also lead to other positive outcomes not specifically identified as goals.

As educators or human services workers, we are dedicated to helping provide the business community with the workers it needs. Our fast-paced, highly mobile lifestyle often causes many personal problems that affect worker productivity. Partnerships, therefore, are an important step toward helping workers resolve problems that occur in family life and, at the same time, increasing worker productivity.

OBJECTIVES:

1. Identifies the type of partnership desired.
2. Establishes a partnership using a community advisory group, a linker, and personnel systems.
3. Evaluates outcomes at regular intervals and at goal completion, and sets appropriate new goals.

INTRODUCTION: "In general, society does not think of human service agencies, the business community, and the education community as groups that form partnerships naturally. One reason may be that each of these three groups is perceived as meeting a different societal need: education--the process, human services--family and community changes, and business--the end result. Yet these groups have one common and very valuable resource: people. When viewing a possible partnership from this prospect, many similar goals of these groups come to mind, such as: improve attendance, lessen stress, and develop better coping skills.

"Deciding to form a successful partnership requires first determining the purpose of this relationship."

OBJECTIVE 1: Identifies the type of partnership desired.

In order to form a partnership, one group must decide there is a need for it and take action to identify other partners.

Partnerships are entered into more readily by people who see each other as peers. Partners address similar problems and challenges together to avoid duplication of effort.

Using **Handouts 1, 2,** and **3** as resource information, decide if you are ready to begin a partnership.

- **Do ACTIVITY 1: Are You Ready for a Partnership?**

After working through Activity 1, list schools, human service agencies, and businesses you would like as partners and why.

Select and contact a partner.

OBJECTIVE 2: Establishes a partnership using a community advisory group, a linker, and personnel systems.

A community advisory group provides "grass roots" community involvement and commitment.

Before forming the community advisory group, answer these questions in your original group:

1. What people, because of profession or community influence, can help our group achieve these goals and the desired partnership? List these people.
2. Will this goal require or be furthered by media coverage? List media agencies available in your community and contact people.
3. Do we need consultants to carry out this project? If so, what types of consulting will we need, and who can provide it? The local United Way or Chamber of Commerce are excellent sources for names.

- **Read Handout 4: The Role of the Community Advisory Council.**

- **Do ACTIVITY 1** with the advisory group based on your previously established partnership goals. Future meetings, goals, etc., will be determined by these results.

The community advisory group can help form the desired partnership by its knowledge of people who can be approached as possible partners or support personnel.

To simplify advisory group recommendations, make an activities chart for easy reference.

- **See Handout 5: Proposed Curriculum and Target Groups**

Usually the partner must be convinced that this is a worthwhile endeavor and that it will bring positive results or gains to the company or agency. The person responsible for convincing the partner is called the "linker."

THE "LINKER"

The linker works one-on-one with groups to get the partnership started. The linker is critical to the success of establishing the partnership.

The linker should be involved from the onset of the partnership and should have access to resources and personnel.

The linker must be well organized, have a good working knowledge of the community and groups involved, be personable, able to think on his or her feet, and have the ability to be brief yet thorough.

The linker is the "seller" of the partnership.

The linker should be able to train others, especially volunteer leaders.

The linker begins the public-relations work and helps with other PR programs as the partnership develops.

- **Use Handout 6: The Role of the Linker in the Community** as a guide and list names and qualities of possible linkers in your community.

After the linker has been chosen, you may want to give him or her **Handout 7: Recruiting the Business** as a guide for recruiting the partner.

The linker might role play different situations encountered in the contacting process.

Make a tentative time schedule for contacting partners and outline what will happen at each stage of development.

If a series of short-term partnerships is desired, list the goals to be accomplished. List possible partners for each goal. Set up a time schedule with tentative dates for establishing these partnerships.

Contacting someone you know at the company or agency might help you open doors to success.

If your goal requires company time and personnel, be prepared with recruitment materials. Keep these materials brief.

- **Read Handout 8: Tired of Being Tired**

Develop recruitment materials for your first short-term proposed project as an example to show your partner.

Develop recruitment materials for a proposed first project with your new long-term partner.

COMMUNICATION IN THE PARTNERSHIP

A true partnership is a shared commitment of time, resources, and personnel. A thorough communication system needs to be established for all this to take place.

- **Use Handout 9: IPIE Flow Chart** as a model to chart a communication tree for your partnership.

The communication tree is an organizational flow chart for policy making, goal setting, and other responsibilities.

THE POLICY COMMITTEE

A policy committee consisting of equal representation of partners helps create a sense of "ownership."

A policy committee acts as a liaison between the volunteer leaders and the linker or community advisory group. The policy committee usually consists of six to eight people. It makes final decisions about policy and partnership goals.

Make a list of possible policy committee members by asking the three questions raised at the beginning of Objective 2. Committee members in turn can generate names of people to serve as "volunteer leaders."

The volunteer leaders need to be committed to the project. If you find volunteers unhappy with their roles, reassign roles. Volunteers unhappy with their roles may prevent you from reaching your goals.

Make a list of types of people needed to fill volunteer jobs. List names with the roles.

Compare these two lists and make final choices.

A partnership is only as strong as the commitment of its weakest link. If you find volunteers are unhappy with their assigned roles, find ways to involve them that will be positive for them and beneficial to the partnership.

Publicity is important to a partnership goal.

Public service announcements (PSAs) are free and can often reach a wide audience.

PUBLICITY

- **Use Handout 10: Promoting the Program** and the attached flyers to create a flyer for your first project goal.

- **Read Handout 11: Sample PSAs**

Write PSAs for a project of your partnership. Make a list of local media.

Contact media at the appropriate times.

The local newspaper and radio and television stations may be places for your PSAs. If you have access to video equipment, write and produce your PSA for TV.

OBJECTIVE 3: Evaluates outcomes at regular intervals and at goal completion, and sets appropriate new goals.

Evaluation, both continuous and periodic, is critical to partnership growth, setting and reaching goals, and timing of projects. Continuity of purpose and direction is essential to a successful partnership.

- **Use Handout 12: How Do I Assess My Results?** as a reference. Set up a time schedule for partnership evaluation and list who will be responsible for each phase.

- **Use Handout 13: Evaluation** as a model for preparing evaluation forms.

Have each volunteer group develop an evaluation form for their projects.

Having a short, easy-answer evaluation at every project happening gives immediate feedback to project.

Part of evaluation is recognizing good contributions from people both inside and outside the partnership that have helped make the year great.

Use the evaluation results to establish new short-term and long-term goals. Make a list of these goals.

Draft an evaluation form to be filled out at meetings of partnership volunteers on completion of each short-term project. Include the new goals set from this evaluation as a category on the form.

Thanking all partnership members is important. Recognition for a job well done gives each person involved a feeling of pride and ownership.

- **Read Handout 14: Sample Thank-You's**

Draft individual thank-you letters for community advisory group members. The letters might include positive project outcomes that each member proposed.

Create a "thank-you" certificate.

Plan and hold a special end-of-the-year or end-of-the-project dinner or reception to acknowledge individual contributions. The certificates might be given at this time.

An outcome of community involvement may be a networking system that each community group in business, education, and human services can use to be more productive.

Develop your own "good news" note to be used more often than a yearly thank-you.

To help develop a networking system, you might produce a catalog of community resources and services. Funding sources for such a catalog might include the Chamber of Commerce, a community fund, local government, or a business endowment.

Producing this network catalog might be a new partnership project.

References

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Tools That Work. Bierce Associates, Inc., 1982.

SUPPLEMENTARY MATERIALS

HANDOUT 1

Steps To A Successful Partnership

1. Orientation for key decision-makers in business and education to the partnership philosophy and methods.

2. Assessment of the community's future and its resources and limitations. Analysis of these issues as they relate to the need for business/education partnerships.

3. Decision to have a partnership program by the Superintendent and some of the businesses in the community.

4. Orientation to the partnership program for interested schools and businesses including those persons who will implement the activities.

5. Sponsorship of the partnership program

   a) Formation of a Community Partnership Advisory Council and decisions on overall goals, objectives and policies.

   b) Selection of a Linker for the Partnership Program.

6. Preparation of profiles of businesses and schools interested in having a partnership.

7. Matching of businesses and schools with the assistance of the Community Partnership Advisory Council.

8. Fact sharing between a business and a school who are considering a partnership.

9. Commitment to a Partnership by the business and the school.

10. Selection of volunteer leaders and the Partnership Policy Committee by the partners.

11. Relationship-building between partners through tours and visits of each other's facilities to assess needs, resources and limitations.

12. Orientation of volunteer leaders, business and education volunteers who wish to participate in the partnership.

13. Brainstorming and initial planning of activities by the Partnership Policy Committee and volunteers who wish to be involved in the activities.

14. Additional training in Partnership project design, implementation, evaluation and public relations.

15. Implementation, evaluation and recognition of partnership projects.

16. Reviews of project evaluations and request for new projects by Partnership Policy Committee. (They also deal with organizational and governance problems and report to the Community Advisory Council.)

17. Decision to recommit to the program by the partners at the end of the year.

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HANDOUT 2

Principles for a Successful Partnership

All programs are founded on principles, but it is the belief in and adherence to those principles by the partners that make the program work. In the Indiana Partners In Education Program, both partners must agree totally on the program and principles before developing a plan of action.

The following points must be reviewed carefully:

1. All goal-setting, planning and policy decisions for a community partners program is done by a business/education group. A partnership is a "grass-roots" phenomenon, not a program imposed on a community.
2. A partnership is a method of addressing a mutually recognized critical issue, a broadly accepted compelling issue in the community.
3. A community partnership director who acts as a linker, facilitator, trainer and coach is vital.
4. Involvement is voluntary by the organizations and the people.
5. Commitment to the program must come from the top leadership of the business and education community.
6. The business and education leaders must agree to make resources available and remove obstacles to the success of the program.
7. Each partner must recognize that business is primarily responsible for the development of its employees and education for its students.
8. Each partner must be viewed as an integral part of each other's institution, therefore planning for the partnership must be done jointly.
9. Business and education partners must be willing to develop a relationship and an understanding of each other's institutions and cultures.
10. Each partnership must be free to develop its own projects.
11. All partnerships and their projects must be based on understanding mutual needs, resources and limitations.

12. All projects must be planned to objectives, deliver the curriculum, support skill development, have an experiential component and undergo evaluation.

13. Initial projects must be limited, short-term and assured of success. They should be considered a learning experience on how the two partners can successfully work together.

14. Partnerships use time and expertise of volunteers, not money.

15. A partnership must have a minimum commitment of one school year.

16. Partnerships must have structure, organization, communication, evaluation and a volunteer recognition system.

17. Partners must realize that a fully mature relationship takes usually three to four years.

18. The partnership program must recognize and serve as an umbrella or broker for existing collaborative programs.

19. The school and the business must be attentive to the needs of the volunteers and recognize their efforts by personal phone calls and visits as well as through newsletter articles.

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HANDOUT 3

Pitfalls in a Partnership. . . Avoid

There are four DON'Ts which emerge from the principles. Research has shown that these are some pitfalls to avoid.

1. The partnership should not be viewed as a recruitment scheme for business. If teachers, guidance counselors, students, or parents perceive this to be the case, complications may occur.

2. The partnership should not become a public relations stunt for either institution. Publicity is vitally important, but the primary motive of participants should be the betterment of the schools and the community.

3. Neither partner should make promises which cannot be kept. Unrealistic goals can lead to the downfall of projects.

4. It should not be viewed as a method of scrutinizing the school system or business community. The integrity of each institution must be respected.

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12. Suggest business/education matches.

13. Provide for the use of community resources.

14. Assure that partnership agreements are kept and guidelines are met.

15. Monitor implementation and evaluation of the community's partnership activities.

16. Recommend and monitor public and media relations.

17. Recommend, monitor, and assist in partnership recognition.

18. Assure documentation and communication of the partnership activities not only in the immediate community, but to the Program Director for Indiana Partners in Education.

19. Seek advice from satellite committees and task groups through a pyramiding process.

20. Communicate the results of partnership efforts to the community's top decision-makers.

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HANDOUT 4

The Role of the Community Advisory Council

The members of the Community Advisory Council set the stage for the success of partnership activities in the community.

Following are the responsibilities of the Community Advisory Council:

1. Set policy for the partnership program in the community.
2. Model the partnership philosophy through actions on the policy committee.
3. Identify the community's critical issues using the IPIE Community Survey.
4. Identify goals of partnership activities and how they tie to the community's critical issues.
5. Promote the partnership concept to schools and businesses in the community.
6. Set and maintain the focus of partnership activities.
7. Forecast the community's future directions and needs. Analyze how they can be met by partnership activities.
8. Identify or become the sponsoring group for the partnership activities.
9. Select the Community Linker.
10. Advise and direct the Community Linker.
11. Promote the partnership concept and assist in recruiting businesses and schools in the community.

ACTIVITY 1

Are You Ready for a Partnership?

1. What do you hope to accomplish through a business/education/human services partnership?

2. What is your community's future?

3. What excites the community?

4. What are signs of progress in the community?

5. What critical issues are facing the community?

6. What organizations or individuals cause change in the community?

7. What is the perception of public education in the community, including vocational education?

8. What is the perception of business in the community?

9. What is the perception of human services in the community, including all branches of the human services agencies?

10. What goals will this partnership meet?

11. Are you interested in joining a partnership and willing to commit resources, time, and personnel?

HANDOUT 5

Proposed Curriculum and Target Groups
Community Family Consumer-Homemaking Project

Site*	Population	Concepts
Workplace - factory	Blue collar	Shifts in family roles Credit - Money mgmt. Latchkey kids
Jefferson High School	General Population	Parenting
Purdue Univ.	General Population	Communication Family relationships
Ivy Tech	Blue collar	Securing employment
Mall	General Population	Stress Management Consumer Education (fair environment) Latchkey kids

* NOTE: The order of sites is one agreed upon by the advisory committee. There was additional discussion concerning the order of scheduling. Committee members are to study all aspects of the above proposal for finalization at the March 21 meeting.

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HANDOUT 6

The Role of the Linker

Overall, the Linker directs the community partnership effort and acts as a manager, facilitator, problem-solver, honest broker, catalyst, planner, entrepreneur, trouble shooter and resource person.

The Linker:

1. Reports to the Community Advisory Council.
2. Directs the implementation of the community partnership through each of the steps of the partnership process and four of the phases of the partnership.
3. Communicates information between the Advisory Council and each partnership.
4. Acts as an intermediary between partners.
5. Acts as a networker of information and relationships between partners, the Advisory Council, and the community.

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HANDOUT 7

IPIE Training Session
Recruiting the Business

KNOW THE BUSINESS

- Research the service, product, organizational structure, history, method of operating and community involvement of the business, problems and potential for the business.

- Ask those you know, who know that business, about the above information.

- Contact the local Chamber of Commerce. Set up a meeting and ask those questions.

- Call the business and ask for a copy of their sales or public information materials, their corporate responsibility report, their annual report if they are public.

- Use your public library and the library at the local university to find information on the business.

- Use professional or civic organizations where members from this business may be members and ask them these questions.

- Ask your banker, insurance agent, real estate agent, if they do business with this firm and if they will provide you with information or someone who can provide you with this information.

- Ask your Progress Committee or Mayor's Office to give you this information.

- Ask parents, church members or neighbors if they know of anyone who has this information.

- Read with regularity the local business page of the newspaper, any local magazines like the Indianapolis Business Journal, Indiana Business, the state and local Chamber's newsletters, which are normally kept on file in the library, to find out not only about that business, but also the business climate in your community.

- You are basically looking for what the company is all about - service or product, how it runs, what are their needs, what are their resources, and what are their limitations.

- This is an excellent learning opportunity for students. They can do all of the above as a research project.

WHAT DOES THE BUSINESS WANT AND WHAT DO YOU HAVE TO OFFER?

- Examine the product or service of the business and see how it relates to your resources and your skills.

- Determine what your needs are and see how their resources match yours.

- See how both of your needs might match.

- Example:

  * Banks, real estate companies, insurance companies, locally owned retail establishments and utilities locally owned have their investments in the community in either people, places, equipment, etc. The community must grow and prosper in order for them to continue making a profit.

    They have a high need for able consumers and producers - as the education system has a need for proper image, use of the facilities and expertise in each of those institutions for academic application, career education, economic education, basic skills, etc., for its students. It also has teacher resources and facilities for these companies.

- From information above you have begun to establish whether the business is static, declining or growing. The ones most interested in working with you will be those that are growing or those that are trying to aggressively remain at their present level.

  Those that are declining and not doing anything about it will probably not be interested. For example, railroads, fabric mills, clothing manufacturers, are all declining industries.

- Get help from some of those persons with whom you first dialogued in regard to knowing about what the business wants and what you have to offer to make that very precise and clear.

PRESENTING WHAT YOU HAVE TO OFFER AS IT RELATES TO BUSINESS NEEDS

- Gain an entré, an introduction, to the chief executive officer of a corporation through one of the information-givers from above.

- Use the information-giver as an entré when making the phone call.

- Use the information-giver as a convener of a meeting between you and that business.

- Call to make an appointment for a meeting to recruit business for involvement in a partnership.

  * Prepare a brief terse request starting out with your name, your title and the school you represent and stating immediately what the nature of your call is and why it would be important to them. Example: Good morning, I am Don Jones, Principal of Southwood Junior High School here in Martinsville. I know your bank requires a strong consumer/producer group to draw on. Your bank is initiating many new services and high technology which will require upgrading of skills for your employees and the hiring of persons with those skills. I'd like to know what I can do to make sure that students who graduate from our school and the teachers who provide them with the education give you the consumers and producers you need. I'd like to spend 30 minutes with you to discuss how we might do this so that it meets your needs and is agreeable to any limitations that you might have.

    When would be a convenient time for you? I'm willing to meet at breakfast, lunch, or later in the afternoon at the end of your business day.

    I'd be happy to send you information about our school and some of our programs that relate directly to yours: business education, computer, science, the number of students who graduate and go on, the post-secondary degrees or tech-vocational education and any other information you might like.

- NOTE ABOVE: Asking for a specific, limited amount of time for a brief presentation - 30 minutes.

- Indicated you would be willing to meet on his or her turf at a convenient time for them. - Business likes to meet for breakfast meetings, lunches, and late in the afternoon. For them that is 4:00.

- Be willing and able to prepare and provide them with information about your school specifically and briefly, as it relates to what you have perceived their need to be. Provide that to them in the mail with a cover letter outlining what it is you would like to cover in the meeting, briefly again, and how the material will give background on it.

  Make sure that your telephone number is on your stationery. Make sure you leave your name and phone number with the business person or their secretary. Reconfirm on the letter the date, time and place for your meeting - many school systems do not put their phone number on their stationery. Make sure that you thank the person for spending the time with you.

- Very often, it may be beneficial to bring an additional person that represents your product. That person might best be a student who is interested in this particular business, let's say it is banking.

  The student has done the research on the business and is taking courses that relate to banking. Rehearse with the student what it is you wish to cover and what information you want to get. You must be very specific about this. Make sure the business person knows that you will be bringing a student with you. Be very up-front about saying we have students who have researched your business and are very interested in it, and they are interested in demonstrating our particular product.

- Remember this is a marketing call. That means that you are trying to find out: what the need of the business is, if you have correctly perceived the need, or if you can create a need.

- This is a fact finding meeting. That means that you are trying to find out more about the business or check on what you already do know, as well as help them understand what you have perceived about the business, what you have already researched, which is very flattering to the ego of the Chief Executive Officer.

- Make sure that you are constantly focusing on what you can do for them and constantly helping them understand what you know already about their company. Not only their needs and resources, but also their limitations. Be very up-front and straightforward saying that you understand those.

- How to get around the secretary. If you do not get to the Chief Executive Officer because of his returning a phone call - write a letter, asking for a return phone call by a specific date.

- If you cannot get through the secretary who is screening calls, use this technique - give your name and position. Indicate that whoever referred you told you to ask to speak directly to Mr. So and So.

  If he is not in and she asks to take a message, leave your name and phone number and ask when he will return the call. If she asks if there is some way she can help or if someone else can, indicate no, that is not possible, you need to speak directly with Mr. So and So. It is a business matter. Thank her for her help and be very cordial with her. She is the one that can help make your call go through or not help it go through.

  The important thing is to make sure that the secretary understands that this is a business call. If the secretary indicates that the Chief Executive Officer is away or will be away on business for a long time and probably will not be able to get back to your call, tell her thank you very much, that you will be speaking with the executive vice president, stating his name, and ask if she will please connect you with his office.

Note that the Executive Vice President is the next person down in authority, and if there is not a person with that title, your research should indicate who the next person is.

If the secretary asks what is the nature of the business, tell her it is in relation to providing a better market for the bank's services and that is all. In no way apologize or indicate any weakness or confusion.

- If the Chief Executive Officer or executive V.P. does not call you back, then this is not a business you wish to work with. Make sure, however, you do leave your phone number and you leave a message with your secretary that if the CEO does call that you are to be found immediately and respond to him.

  You might mention to the CEO's secretary when you are most available to receive a call, even if that is not on your working time - that is, after normal school hours.

  Follow up the phone message with a brief note to the CEO indicating that you called, found him out of his office, and are looking forward to a brief conversation with him about (then state your agenda). Be sure to thank him.

- Sometimes you will gain access to a company via the Chief Executive Officer or top manager from another company. That person will relay your request or information to that company's CEO, and you will in turn be invited to call another staff person. Do so. Also, send a letter of thanks, indicating your agenda again, to the CEO of the company indicating what day and appointment time you have with the lower level officer. Send a thank-you note to the person who gave you access.

- If you meet with a lower level officer, write a note to the CEO summarizing what you covered and be very complimentary to the lower level officer, indicating how helpful they were and what decisions were made as a result of the meeting.

THE MEETING

- Be sure to be appropriately attired in your most businesslike suit. No polyesters, a tie, a white or light blue shirt or blouse, shined shoes. A two- or three-piece suit is better than a sportcoat and slacks or a dress. Anyone accompanying you should also be dressed appropriately.

- Have a brief agenda prepared that you will share with the business person covering your goal, the meeting, brief items on what you will cover, and the summary statement covering what is in it for them as it relates to their product or service, and what you have to offer.

This agenda should be on your letterhead. It is a reflection of the quality of service you can provide, so it should be absolutely error-free.

It should be presented to the CEO at the beginnning as an agenda, placed as something on which to take notes and something to refer to after the meeting.

- Upon entering, shake hands. There should be some time for small talk. The small talk is an opportunity to relate to the business how much you know about them and how interested you are in them.

  You might indicate positive information you have read in the paper about them recently or their latest advertising campaign. Every business loves to hear about the effectiveness of their advertising, or a product or a service that you have engaged in from their business that you found very fine.

- You are in charge of the meeting. You have called it and you have set the agenda.

  Begin the meeting by saying your opening statement as it relates to what you can do for them, then follow it by saying or giving briefly the points you are to cover. An example: Our school system recognizes through your advertising and the kind of service you provide that you are using new methods of technology and looking for new consumer markets and investments.

  We want to provide you with a consumer and producer that can meet your needs and use your products. We are interested in dialoguing with you as to what your needs are specifically, and find out the process by which we can meet them.

  We are considering using business/education partnerships as a way to bring business and education together to find out what mutually they can address to benefit both. I would like to discuss that program and what it might have for your company for about 20 minutes.

  This is where you (or the student) become more specific in specific research. For example, the student might say, We recognize new banking laws will probably cross county lines. Therefore, your competition will be greater for the consumer. We also recognize that you made significant investments in bank machines and new technologies which will allow you to handle more items, but will probably reduce your workforce in certain areas. I also recognize that your advertising is saying that you want to have a personalized touch in banking and take care of the new banking person.

We at XYZ school system would like to know how to prepare our students to be the consumer and producer that will meet your marketing needs. We have Course A, Course B, and Course C that we feel will tie in to what you need, but we are not sure that our students have an understanding of modern banking or of investment, nor do we feel our teachers have.

- We have X number of students who, upon graduation from high school or post-secondary school, will go into the workforce. We would like to expand their perception of the kinds of careers and jobs they might have so they can have more disposable income to invest and to know how to invest.
- We are concerned that the school to work transition is not as it should be and therefore does not provide you with the type of producer who has high level thinking skills, reliability, dependability, willingness to work, etc., that you need so that you are not making a costly investment in people without it.
- We recognize that our futures are intertwined and we want those futures to be positive and fruitful. For that reason we are asking you to consider working with us as a partner where we will both assess our needs, our resources and limitations and be able to come up with ways that we can work together to develop the kinds of consumers and producers that you will need. (Pause and allow for some response from the CEO throughout.)

Questions here might be: Tell me a litle bit more about this, we already are engaged in some programs like this.

A question may arise about the time element involved here, a concern about overextension of already committed business persons. Be prepared to tell them how much time. (The answer is as much time as they wish to commit, as they see it will be an advantage to their business.)

Explain some of the qualities necessary for a successful business. Give them the handout. Go through it briefly, asking them if any of those items would be difficult for them. If it is a problem or concern, show them the handout for a Chief Executive Officer. Indicate that is the kind of commitment you need from them. That this is a process that wishes to be efficient and effective and that the roles you will need to have covered are a person serving as a volunteer leader, a couple of people serving on the policy committee, and some business volunteers. They can determine how many people they wish to be involved, and you intend to go slowly. Note: some of these are already principles of the program.

At this point, the Chief Executive Officer may ask you additional questions and they may decide to make a commitment or to think about it, or to pass you on to another person whom they will recommend and pass the information to.

If they want to think about it, ask them if there are any particular questions or concerns that would support or discourage partnership. Help them try to deal with them. If they say they are already involved in such an effort, ask them to tell you more about it, show them the similarities and differences. Keep pointing out what is in it for them. If they already have a program that takes care of their needs, then congratulate them on it, indicate that you appreciate their time for this conversation, and it appears that their needs for involvement with the educational system are already taken care of and that their present involvement takes care of any relationship they need to have with the educational system.

If they say they wish to think about it, get a time that you might be able to call them to follow up, ask them if there is anything you can send to them, that you would be happy to answer any questions if they should come up.

Follow up with a letter, responding to any concerns and questions that arose. The questions and concerns that they bring up first will be the ones that are most critical to them. Give them examples of existing programs with their type of business and what kind of time and expertise was necessary.

Your Linker or the Director of Indiana Partners In Education will have many examples. Go prepared with those. Indicate that this is a national program that is being supported by the White House and the Office of Private Sector Initiatives. If they pass it on to another person, ask who that person is, make sure you get their name, their phone number, and ask if you should make the contact or whether the other person will.

If the CEO is going to follow up within a few days' time, then introduce yourself to the second person by telephone. Repeat the process with this second person as you did with the CEO.

If the CEO says that he wishes to discuss this with the Executive Committee or with their Community Affairs person, etc., get a specific date and time for follow-up, ask how they generally feel at this point about the program. They normally will be pretty open and honest with you.

- If you have been introduced by someone to the CEO, ask that person to follow up and find out what any of the CEO's concerns and questions might be to see if you can answer them, or whether your entré person will be able to do that as a go-between for you.

In any case, always send a thank-you note. Do not leave the session without asking the CEO if he can indicate to you what other types of businesses that they associate with would be good for you to contact. Ask if you might use his/her name. This often helps if a business is in a position where they cannot spare any staff at that moment but have a strong desire to become involved, or they recognize the need for involvement. Ask them to help you get other businesses involved. This is particularly true with the businesses I gave above as examples because they have a lot of client contact with other businesses in the community.

If the end result of your meeting is positive and the CEO indicates a desire for additional conversations or a desire to definitely be involved, the next steps of the training will take care of it. If it does not, please be cordial and make sure you send a thank-you note.

INDIANA PARTNERS IN EDUCATION
Margaret M. Dwyer, Director
(317) 632-3542

HANDOUT 8

TIRED OF BEING TIRED!!!!

Be a more productive, happy person. --Learn to recognize and conquer stress before it conquers you!!!!!!!!

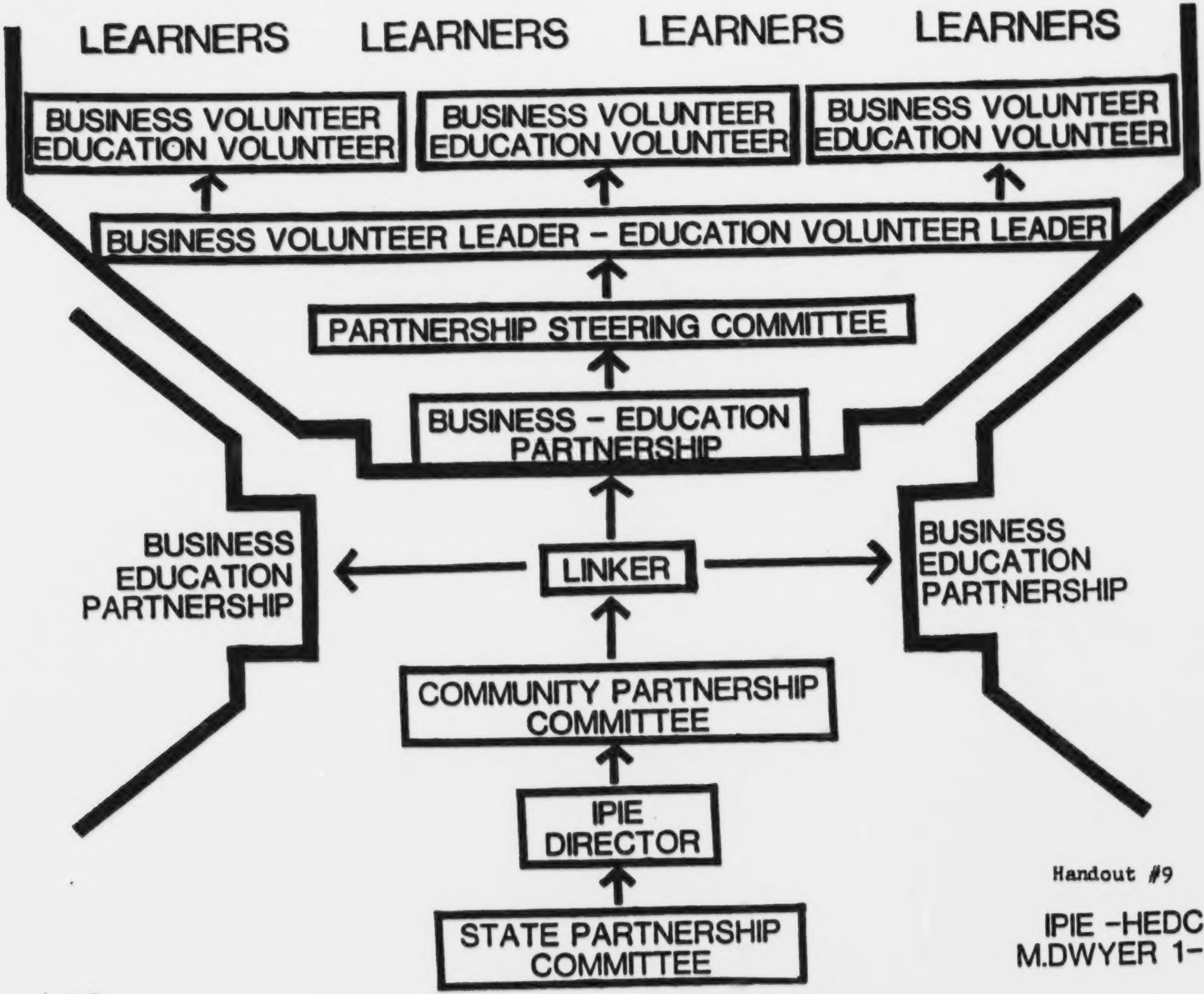
FREE Stress Management Session

Thursday, October 4, 1984 7:00-9:00P.M.

Jefferson High School Rm. GA4A

(Session is geared to helping people cope with stress of dual family careers, parenting, and life's general frustrations. Learn exercises you can do anywhere - at a desk, at a press - for 2 or 3 minutes that help us all collect our thoughts and keep going on those days when the world seems to be crumbling.)

IPIE Flow Chart


LEARNERS
LEARNERS
LEARNERS
LEARNERS
BUSINESS VOLUNTEER EDUCATION VOLUNTEER
BUSINESS VOLUNTEER EDUCATION VOLUNTEER
BUSINESS VOLUNTEER EDUCATION VOLUNTEER
BUSINESS VOLUNTEER LEADER – EDUCATION VOLUNTEER LEADER
PARTNERSHIP STEERING COMMITTEE
BUSINESS – EDUCATION PARTNERSHIP
BUSINESS EDUCATION PARTNERSHIP
LINKER
BUSINESS EDUCATION PARTNERSHIP
COMMUNITY PARTNERSHIP COMMITTEE
IPIE DIRECTOR
STATE PARTNERSHIP COMMITTEE

Handout #9

IPIE -HEDC
M.DWYER 1-85

HANDOUT 10

Promoting the Program

Another important part of implementing the program is promoting it. You will want to promote within the school and business, and to their constituencies, and within the community.

The motives for promoting can vary from getting good publicity for the school and business, to publicizing the importance of the concept, to encouraging other partnerships to begin, to...and the list goes on.

How you promote your program is just as important as what you promote. Emphasizing the enthusiasm of the volunteers and students will probably achieve the best effects. Sharing frequently with audiences that are partial to your efforts may have longer lasting effects than having a story appear only occasionally through the mass media.

There are numerous avenues for promoting your events and results. Here are a few suggestions:

- an article in the school/business newsletters
- an end-of-the-year awards presentation for the participants
- regular in-house memos exalting achievements
- students and volunteers speaking about their involvement at school/business community affairs
- articles submitted to education and business journals
- well-written public service announcements sent to radio stations when appropriate
- a write-up in the business' industrial publications
- the public information officer of the school system invited to attend activities
- presentations at PTA meetings
- copy and photos submitted to community newspapers
- copy and photos submitted to PIE Communications Director
- the PIE Communications Director invited to attend activities

As mentioned earlier, having a member of the steering committee and a subcommittee responsible for promotion is an effective way to get it done. Involving the newspaper and communication classes is also a good idea. Most importantly - keep your PIE Communications Director informed.

13 Principles for Learning to Live With Journalists:

1. You cannot prevent coverage by putting up barricades against the media. You merely introduce a new element of conflict. Conflict and drama are what guarantee "news" value.

2. Journalists may be aggravating, but they are here to stay. And many times we say "Thank God for that". Nevertheless, we live in a media age from which there is no escape.

3. The media does very well what it wants to do and is in the position to define what "very well" is.

4. The errors and misinterpretations are never as big in the minds of readers and viewers as they are to the subjects of stories.

5. Consistent exposure determines whether the cumulative effect is positive or negative.

6. You can have more influence over the outcome by cooperating. The process is very similar to selling a client or customer by paying attention to his needs. Journalists are irksome because they appear to have no right to the power they possess.

7. Newspapers should be more frightening than television, they have total control over the words used to describe the outcome.

8. Television is vastly more powerful than anything in print, mostly *because* it is not cerebral, which is what most people aren't.

9. Journalists always will be more ignorant than the people they are covering; it doesn't make them bad people. It means they must be educated, even if it means only a little bit at a time.

10. A vacuum of information will be filled with speculation and innuendo.

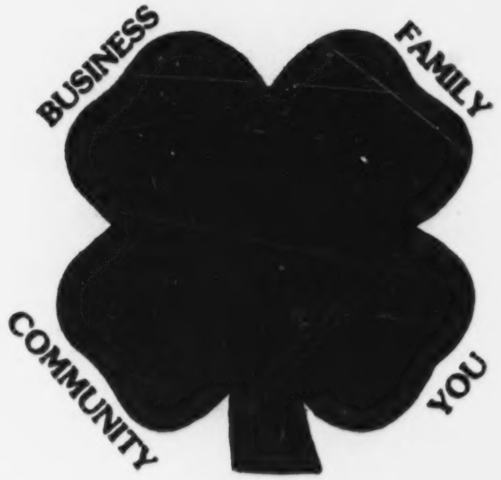
11. Reporters make more decisions about news coverage than their bosses; the higher the boss in the news business, the fewer decisions. The bosses don't know what the reporters *aren't* telling them.

12. News isn't news until a reporter/editor says it is.

13. Reporters can make almost anything look good or bad by the way they choose to *characterize* the facts.

Bierce Associates, Inc.
3845 N. Meridian Street
Indianapolis, IN 46208

GET LUCKY!



YOUR WINNING COMBINATION —

Pick and choose from five sessions:

(Following four sessions at 7:00-9:00 P.M.)

SEPT. 25
& PARENTING — Mothers, Fathers, Single Parents, Stepparents, Grandparents
OCT. 2 Jefferson High School — Home Economics Department

NOV. 9 COMMUNICATION — Talk it over, Talk it out, Talk together
Purdue University — Education Building, Room 102

NOV. 15 EMPLOYMENT — Maximizing Your Productivity
Ivy Tech — 9th and Brown Street

ALL DAY FAIR — Something for everyone and its FREE

OCT. 26 TIPPECANOE MALL — General Session (3:00-5:00 P.M.) — "THE COMPETENT CONSUMER"

SELECT ALL AND Hit the JACKPOT!

Sponsored cooperatively by: Purdue, Ivy Tech, and Jefferson High School

For more information, call 494-7290

Special
Event

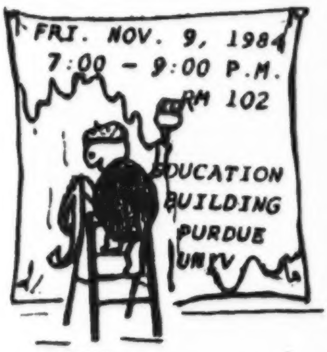
WHAT IS IT?

COMMUNITY WORKSHOP

ON

FAMILY COMMUNICATION

WHEN & WHERE IS IT?



WHAT'S IN IT?

COME LEARN TO BE A BETTER LISTENER! Listening is another way of saying, I love you. There's more to hear than meets the ear.

COME LEARN THE ART OF GIVING CLEAR MESSAGES! There are skills that are critical to the success of building close, nurturing relationships. Say what you mean.

HEY HOW... ARE YOU there?!!!

WHAT'S THE COST?

No cost

FOR WHOM IS IT?

IT'S FOR ANY PERSON, GROUP, OR COUPLE INTERESTED IN MAKING GOOD RELATIONSHIPS GREAT BY PERFECTING COMMUNICATION SKILLS.

WHO'S IN CHARGE?

ANN SAKAGUCHI, B.S., M.S. 16 YEARS EXPERIENCE IN TEACHING FAMILY RELATIONSHIPS AND PARENTING CLASSES IN ADULT ENRICHMENT PROGRAMS AND IN SECONDARY SCHOOLS.

SAVE PLACE FOR ME

RESERVE A PLACE BY COMPLETING THIS FORM, TEARING OFF AND SENDING TO:

COMMUNITY WORKSHOP ON FAMILY COMMUNICATION
SOUTH CAMPUS COURTS, BUILDING F, PURDUE
WEST LAFAYETTE, INDIANA 47907

PLEASE RESERVE _____ PLACES FOR ME AND MY GROUP.
(I) (WE) WILL NEED CHILD SITTING SERVICES (FREE)
FOR _____ (NUMBER) OF CHILDREN, AGES ____________

NAME ____________________

PHONE _______________

HANDOUT 11

Sample PSAs

PURDUE
UNIVERSITY VOCATIONAL EDUCATION

To: Community Service Personnel

From: Consumer and Homemaking Community Project Staff

Date: September 12, 1984

Re: Public Service Announcements

Enclosures - 4

Enclosed are four public service announcements for instructional sessions to be held in the Lafayette area over the next two months. These sessions are funded by a grant from the Indiana Department of Education. Please help us reach your consumer public by reading the announcements on the air, preferably throughout the two weeks before the session is scheduled.

Your cooperation and time are greatly appreciated. If there are any questions, please call 494-7290 from 8:00 a.m. to 5:00 p.m. Thank you in advance.

Vocational Education
Building F 15
South Campus Courts
West Lafayette, Indiana 47907

(317) 494-7290

SAMPLE PRESS RELEASE

There will be two sessions on parenting at Jefferson High School on Tuesday, September 25 and Tuesday, October 2 from 7:00 to 9:00 p.m. each evening. There is no fee for the session and anyone with parenting concerns is welcome to attend. The session will deal with timely aspects of parenting such as single parents, young parents, step parenting, grandparenting, and the like. Both sessions will be held in Jefferson High School Home Economics Department.

Sessions are cooperatively sponsored by Purdue University, Jefferson High School, and Lafayette IVY-Tech. For more information, call 494-7290.

SAMPLE PRESS RELEASE

There will be an all day fair at Tippecanoe Mall on Friday, October 26 from 10:00 a.m. to 9:00 p.m. The fair will feature learning stations on stress management, employment, generic advertising, and credit. Find new ways to use the home computer.

Don't miss the special session on "Being a Competent Consumer" from 3:00 to 5:00 p.m. at the Mall.

This fair is cooperatively sponsored by Purdue University, Jefferson High School, and IVY-Tech. For more information, call 494-7290.

SAMPLE PRESS RELEASE

There will be a session on communication at Purdue University on Friday, November 9 from 7:00 to 9:00 p.m. There is no fee for the session and everyone is welcome to attend. The session will deal with family communications. Learn how to talk it over, talk it out, talk together. The session will be held in Education Building Room 102, Purdue University. The session is cooperatively sponsored by Purdue, Jefferson High School, and Lafayette IVY-Tech. For more information, call 494-7290.

SAMPLE PRESS RELEASE

There will be a session on Employment at IVY-Tech on 9th and Brown Streets on Thursday, November 15 from 7:00 to 9:00 p.m. There is no fee for the session and everyone is welcome to attend. The session will deal with maximizing your productivity on the job and is cooperatively sponsored by Purdue University, IVY-Tech, and Jefferson High School. For more information, call 494-7290.

HANDOUT 12

How Do I Assess My Results?

A HAMMER ON THE HEAD OR A TOOL FOR BUILDING?

Often, the term "assessment" makes people uncomfortable. Assessment may be seen by some as a hammer being held over their head, waiting to crash down on them if they fail. A good assessment is, instead, a tool for building a better partnership on the foundation that's already established.

Also, there probably is no such thing as a "failure" in a school/business partnership, only opportunities for strengthening and developing the partnership. Don't assume that because you are primarily working with students that they are the only ones who will be learning through the process. You will be learning about yourself, your school or company, your partner and partnership, and an assessment provides a structure for your learning.

As you are attempting to assess your year's efforts, it might be comforting to remember that the Partners In Education program is both a national and a state model. You are part of a school/business partnership program that is neither the largest program nor the first, but certainly is well known for its quality and depth. As the program grows and involves more schools and businesses, we want to maintain our high standards and continue to improve upon what we've done the year before.

One way to accomplish this is to design the evaluation for each activity up front—at the same time the activities are designed. The evaluation depends directly on the goals and objectives of the individual activity/project. Since all activities/projects are to be tied to the curriculum, school and/or business goals, it is important to determine if we are in any way affecting this mission.

There are many benefits to quality evaluation:

1. The program intentions are examined against the accomplishments. You will be able to easily see if you met your objective.

2. The program can recognize the strengths and weaknesses for future planning.

3. Success can be replicated if we know how we did it.

4. Those who give funding or make way for your partnership to happen want to know the impact.

5. The school and business volunteers want to know the project was worth their time and effort. This is a great way to secure their involvement the following year.

6. Students can become aware of their own learning and development.

7. Evaluation illuminates concrete results, which is always newsworthy, and the basis for positive publicity.

Evaluation or quality control does not happen in isolation, nor can the same evaluation methods be used for every project. As each project varies in its design, so too does the evaluation method.

The recognition of a need and the clear delineation of program goals are the foundation blocks of a meaningful evaluation. As the saying goes, "If you don't know where you are going, you probably won't get there. And if by chance you do get there, you won't know that you've arrived." Simply, if the goals are clear and results-oriented, the evaluation design becomes an obvious step.

Before planning your evaluation design, review the right side of the PI form. This section acts an evaluation summary and serves to highlight areas you may wish to explore. This is not meant to be the evaluation tool, but rather a reporting tool.

There are numerous ways of evaluating activities. You may wish to use a pre/post test system; have the students write a report; set up an experiment; have the students give presentations to another class about what they've discovered; or, use an evaluation summary filled out by the participants. Some activity designs include more sophisticated evaluation designs by using control groups and statistical comparisons. Some use a combination of evaluation tools. You choose the method most appropriate for the activity.

There are some academic things to keep in mind when structuring your evaluation methods. We have provided more detailed information in Appendix D for your use. If you need assistance, call your program director.

Remember, we are not so much concerned with which method you use, as long as the method draws information based upon the objectives.

Once evaluation results are available, you will want to discuss the successes and failures of the partnership activities at the assessment meeting. If you do have failures, you will want to figure out why these things didn't work. Evaluating each activity as it happened and reporting the evaluation on the PI will make this process much easier.

The information you gather at this assessment meeting you will want to use to plan next year's program.

An additional use of your wrap-up information might be for promoting your partnership. You could give a report at a monthly school board or PTA meeting. The information should also be helpful for recruiting more volunteers and expanding your efforts next year.

Most important is that we learn from the evaluative results and incorporate what we've learned in each project thereafter. So you tell us: Is assessment and evaluation a tool or a "hammer on the head?"

APPENDIX D

EVALUATION

To determine the most appropriate method for evaluating your results, write the goals in behavioral or performance terms. If the goals are cognitive in nature, then you may want to reflect the levels of attainment. An excellent way to do this is to keep in mind the following classification adapted from Taxonomy of Educational Objectives by Benjamin S. Bloom:

COGNITIVE DOMAIN

1. Knowledge - Recalling information as given. Includes knowledge of terminology.
2. Comprehension - Report information through another medium, or putting it in one's own words.
3. Application - Use information to solve a problem or create a new example.
4. Evaluation - Judging the worth of something based on criteria.

The affective levels of learning may be more difficult to assess and may require some assessment of the process. Also using the second handbook of the Taxonomy of Educational Objectives by David Krathwohl, one can clarify the level of the goal:

AFFECTIVE DOMAIN TAXONOMY

1. Receiving - Paying attention.
2. Responding - Active exploration or participation.
3. Valuing - Consistent behavior showing positive regard for attitude.
4. Organization - Holding consistent points of view.
5. Characterization by Value - Demonstrates values internalized and gives consistent behavior pattern

Some tips on setting goals:

1. Separate goals that describe outcomes from goals that define process:

   * Result goals should describe abilities, knowledge, or attitudes that will be present or increased because of the project.

   * Process goals describe the experience that will take place. Because of the difficulty of measuring affective or attitudinal outcomes, you may decide to measure related factors such as attention or participation. Other goals may be so long-range that process goals are all we can measure.

2. Try to break the goals into performance statements.

   For example, if a goal of a program is for students to become responsible employees, you would need to decide how you would know if the student has potential.

3. After there is a clear understanding of the objectives and the levels of attainment, you will want to consider the priority of the objectives and the quantity of attainment that is successful.

   For example, if a science class hears a lecture, sees a film and performs an experiment on DNA, then writes a report on their findings, you may wish that 100% will know the meaning of DNA. But only 80% can explain in their own words how the phenomenon works. You may want 25% to understand the ethical ramifications, and you may want 1% to develop a science project on the subject.

The evaluation method should measure the impact of the project. This may be done by comparing the project group with another group who has not taken part in the project. You can do this by giving a pretest and a post test, by observing before and after behavior, or by self report on a survey. Care should be taken to ensure the evaluation is measuring the objectives.

You may also wish to assess the process to determine if it is efficient, cost effective and is not disruptive to the entire learning.

The more areas of examination in an evaluation, the more likely the project can be replicated and improved.

Evaluation

1. Circle one: Male Female
2. Age Range: 18-25 26-35
   Under 17 36-55 56 or above
3. Are you_______employed?
   _______unemployed?
   a. If employed, what is your occupation?______________________________
   b. If unemployed, are ________searching for a job?
   ________attending school?
   c. What was your previous occupation?______________________________
4. How many other family members came with you this class?________________
   What relation are they to you?
   _____Spouse _____Mother _____Brother _____Son
   _____Live-with friend _____Father _____Sister _____Daughter
   Other relatives? Please list:______________________
5. Are you from________within the city limits of Lafayette (inc. W. Laf.)
   ________outside the city limits of Lafayette
6. Do you live with other family members? _______Yes ________No
   If yes, please check those that apply:
   _____Spouse _____Mother _____Brother _____Son
   _____Live-with friend _____Father _____Sister _____Daughter
   Other relatives? Please list:______________________
7. What is one major thing you learned from this class? Explain briefly.
   ____
8. Was this class interesting?
   _____Very interesting _____Interesting
   _____Somewhat interesting _____Not interesting
   Explain____
9. Was this class practical?
   _____Very practical _____Practical
   _____Somewhat practical _____Not practical
   Explain____
10. Was this class: _____ Too long _____Too Short _____Just right
11. What do you wish you could have learned?_________________________________
12. Was the meeting place for this class satisfactory? _____Yes _____No
    If not, why?____
13. Where did you hear about this class?
    _____Poster _____Newspaper _____Radio _____Employer Requested
    _____TV _____Friend _____Previous class
    _____Flyer in grocery bag _____Other? Write in:______
14. Should a class like this be taught again? _____Yes _____No
15. What else would you like to learn?_______________________________________
16. Have you been to any of the classes listed on the attached page?
    Please check those attended.
17. Comments related to this class:____

Location of classes I have attended

____ Caterpillar

____ Signature Inn

____ Jefferson High School

____ Purdue University

____ Ivy Tech

____ Career Development Center

____ Tippecanoe Mall

HANDOUT 14

Sample Thank-You's

PURDUE
UNIVERSITY VOCATIONAL EDUCATION

October 5, 1984

Mr. Joe Bota
Pay Less Supermarkets
1904 Elmwood Avenue
Lafayette, Indiana 47902

Dear Joe:

Your input and support of the Community Adult Education Project funded by the State Board for Vocational and Technical Education has been of great value. It must give you great satisfaction to know that the workshops have indeed been a success largely because you visualized so clearly the impact of a project such as this could make on your employees, to say nothing of the community at large.

Project staff members were impressed by the 36 Pay Less employees who attended the workshop conducted for them. Specifically their attentiveness, their esprit de corps, and their comments indicated that their job stress is indeed low but they desired help with family stress. Not only were you able to put our teacher of the workshop at ease and thus contribute to her effectiveness, the refreshments you provided was a gracious and warm touch for everyone. For all of these things, your untiring service to our community, and much, much more, we are grateful. As for myself, it has been a keen source of pleasure to be associated with you and to have felt the inspiring influence of your personality.

Sincerely,

Phyllis K. Lowe
Project Director

PKL:dlb
cc: Larry Contos
    Madonna Bennett

Vocational Education
Building F 15
South Campus Courts
West Lafayette, Indiana 47907

(317) 494-7290

PURDUE
UNIVERSITY VOCATIONAL EDUCATION

October 5, 1984

Mr. Larry Contos
Pay Less Supermarkets, Inc.
First Savings Power
P. O. Box 639
Anderson, Indiana 46015

Dear Mr. Contos:

Joe Bota, Manager of the Pay Less Supermarkets in the Lafayette area, was chosen to serve on the advisory committee for a Community Adult Education Project funded by the State Board for Vocational and Technical Education and cooperatively sponsored by Purdue University, Jefferson High School, and IVY Tech, Lafayette. Utilizing the input provided by the advisory committee, twelve workshops and one shopping mall educational fair were planned. Currently over half of these sessions have been completed.

We thought you'd like to know how valuable Mr. Bota's services have been to the project. His ideas in the early planning stages were both innovative and relevant to the populations to be served. He was faithful in attending meetings and could be depended upon to continue to make significant input to the problem under consideration at that time. He was even responsible for helping to publicize the project with material we provided and with a television spot he provided. Such dedication to the effort must not go unnoticed.

In our opinion, your organization and our community is indeed fortunate to have someone of Joe Bota's caliber on their team. We appreciate his services.

Sincerely,

Phyllis K. Lowe
Project Director

PKL:dlb
cc: Joe Bota
Madonna Bennett
Enclosure

Vocational Education
Building F 15
South Campus Courts
West Lafayette, Indiana 47907

(317) 494-7290

PURDUE
UNIVERSITY VOCATIONAL EDUCATION

December 6, 1984

Mr. Dennis C. Blind
Principal
Jefferson High School
1801 South 18th Street
Lafayette, Indiana 47905

Dear Mr. Blind:

Your input to the Community Adult Education Project funded by the State Board for Vocational and Technical Education has been of great value. In the very beginning, the willingness of you at Jefferson High School to co-sponsor this endeavor along with IVY Tech and Purdue University provided the community backdrop that made the project fundable. Your willingness to have sessions conducted at your facilities further expanded the possible audiences. Thank you for all of your help and cooperation.

The project officially ended November 30, 1984. Early analysis of the data indicates that indeed it was a success. Approximately 300 people attended at least one session at eight different sites. Comments from the attendees were most favorable with requests from some for more sessions. This exceeded our greatest expectations.

It has been a real pleasure to work alongside Madonna Bennett. She has been a great source of strength and has displayed a commitment to the project that has been invaluable. Her knowledge of the community and its resources is remarkable.

It must give you great satisfaction to know that the project did indeed enjoy much success, because you had faith that it would and therefore sponsored and participated so cooperatively. As for myself, I have enjoyed a keen sense of satisfaction in working with your school, with Madonna, and knowing you were there supporting us along the way.

Sincerely,

Phyllis K. Lowe
Professor

PKL:dlb

Vocational Education
Building F 15
South Campus Courts
West Lafayette, Indiana 47907

(317) 494-7290

Certificate of Participation

____

has participated with distinction in

____ .

In recognition of your contributions

this award is presented

this ________ day of ____________ 19____.

Signed ____________________________

T-336 © TREND Enterprises, Inc., St. Paul, MN 55164

Service Award

This certifies that

____

is recognized for outstanding service

and contributions given to ____________________.

Our gratitude and thanks

this ________ day of ____________ 19___.

Signed ________________________

T-318 © TREND Enterprises, Inc., St. Paul, MN 55164

GOOD NEWS

We're Proud of

students achieve

Jeff excels

____

____

____

____

____________________ Teacher

____________________ Principal